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Unemployment Insurance Goals—1947

*Recent State Legislation Concerning
Prepayment Medical Care*

FEDERAL SECURITY AGENCY
SOCIAL SECURITY ADMINISTRATION
WASHINGTON, D. C.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



SOCIAL SECURITY PAYMENTS



*Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.



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Social Security in Review

The Labor Force in December

Despite some dislocations caused by the coal-mine shut-down, the economic system worked at or near full capacity in December. Nevertheless, business uncertainty about keeping future profit margins at present levels because of possible declines in inflated prices and increases in wages was reflected in the failure of stock prices to record their usual year-end rise.

The volume and composition of unemployment during December in industries covered by unemployment insurance were characteristic, for the most part, of high-level economic activity. With covered employment averaging 31 million, the State employment security agencies handled slightly more than 1.1 million claims each week as compared with about 1 million in November. These totals include not only compensable claims but likewise claims of workers who regained employment before they drew any benefits. A comparison of the numbers of initial and compensable claims suggests that almost one-third of the claimants either were re-employed before they served their waiting period or did not qualify for benefits because of insufficient wage credits or for other reasons (unavailability for work, disqualification from benefits, and so forth). The number of compensable claims averaged 840,000 per week in December. Thus, the load of claims filed with local offices represented approximately 3.5 percent, and totally unemployed beneficiaries about 2.5 percent, of the working force in covered establishments during an average pay period.

The variation during December in the weekly number of claims of different types, as reported by State agencies, is shown in the table in the adjoining column.

Apart from the repercussions of the coal strike (reflected mainly in the

upswing in initial claims) these weekly figures were affected also by the number of work days per week, declining in weeks with a holiday and increasing in the next week. Most of the unemployment during December con-

Weekly number of claims for unemployment insurance benefits, November 30-December 28, 1946

Week ended	Claims (in thousands)		
	Initial	Waiting-period	Compensable
November 30.....	148	85	738
December 7.....	213	100	862
December 14.....	213	104	842
December 21.....	186	109	824
December 28.....	184	90	747

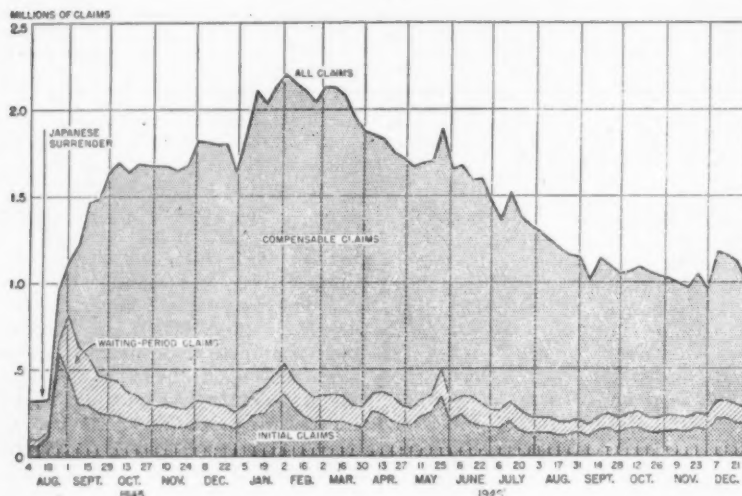
sisted of workers laid off in industries which suffer a seasonal lull in the winter, such as building construction, lumber, food preserving, and some branches of clothing industries. Contraction in building industries was comparatively mild this year, but layoffs were considerable in lumber industries in the West and in food industries all over the country. Shortages of raw materials in heavy industries and the stoppage of work in coal mining were additional sources of temporary unemployment. Moreover, the impact of the coal strike was felt mainly in the flow of initial claims in the first half of December. Most workers laid off because of that strike returned to work before their waiting period had expired.

The flow of benefit payments during December suggested that a beneficiary

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Weekly number of claimants for unemployment benefits, August 4, 1945–December 28, 1946



would receive benefits for 8.0 to 8.5 weeks on the average, as in the 2 or 3 preceding months. Still shorter—approximately 6 weeks—was the average number of weeks in which individuals remained in claimant status during a spell of unemployment (including persons who filed initial claims but found jobs before the end of their waiting period). This estimate of benefit duration seems to indicate a fairly short average spell of individual unemployment. Since some workers who are laid off always have small chance of finding a suitable job and will receive benefits until they exhaust their benefit rights, the average duration of benefit payments of not more than 2 months per beneficiary proves that many persons returned to work less than a month after the termination of their last job.

In relation to covered employment, State insured unemployment—that is, unemployment for which an individual filed a waiting-period or compensable claim—averaged 3.2 percent in December in the country as a whole. The highest rate was recorded in the State of Washington (about 9 percent). The rate of insured unemployment was also comparatively high in California (about 6 percent). In New York the rate was only slightly above the national average, while Michigan and Pennsylvania reported

rates slightly below that average. By the end of December the situation was rather spotty. In many States, especially in New England and the Middle West, the main problem was still the shortage of labor. In other States, as in New York, Michigan, and Pennsylvania, the demand for labor and the supply of labor were approximately in balance, and similar conditions seemed to prevail in the country as a whole. However, in a few States, such as California, Oklahoma, and Washington, the insured unemployment rate was higher than would be expected, under favorable seasonal conditions, in an economy operated at full capacity.

November in Review

After an increase in October, claims and benefit payments under State unemployment insurance systems turned downward again in November, partly because industrial conditions stabilized in a few large States and also because of holidays and other administrative factors that affected the number of days on which claimants could report to file their claims. From 681,600 in October, initial claims went down to 620,000 in November, and continued claims dropped from 4.1 million to 3.5 million. This decrease in continued claims more than offset the October rise and brought those claims to the

lowest level since August 1945. Benefit payments, which totaled \$64.4 million in October, dropped to \$54.1 million in November. This amount, compensating for almost 3 million weeks of unemployment, went to a weekly average of 698,000 beneficiaries.

IN OLD-AGE AND SURVIVORS insurance, fewer monthly benefits were awarded in November than in any other month in 1946. The decline resulted partly from the provision in the 1946 amendments under which entitlement to primary benefits becomes retroactive for as much as 3 months for claims filed after 1946. A claimant who could have been entitled to primary benefits in October but did not file until November would lose his October benefit in that case. He was advised in such cases to defer filing his application until January 1947. At the end of the month, more than 1.6 million beneficiaries were receiving payments at a monthly rate of \$30.8 million. A year earlier, 1.3 million beneficiaries received \$23.2 million. Monthly benefits totaling \$68,600 and lump-sum payments of \$143,500 were certified during the month under the 1946 amendments to survivors of veterans of World War II.

IN PUBLIC ASSISTANCE, both the number of recipients and the amount disbursed in payments increased slightly; contributing factors in the rise were the seasonal increase in need and the additional funds made available under the 1946 amendments to the Social Security Act. Average payments for each of the special types of assistance were also higher than the October averages, although the average for general assistance declined slightly. Since the amendments became effective, 8 States have increased their average payments of old-age assistance, and 5 States their payments for aid to the blind, by \$5 or more, and 14 States have raised by more than \$3 their average per dependent child.

Arthur J. Altmeyer Appointed to UN Social Commission

Arthur J. Altmeyer, Commissioner for Social Security, has been appointed representative of the United States on the Social Commission of the

United Nations Social and Economic Council. The appointment, which is for a 2-year term, was announced by the White House on November 6 and later confirmed by the General Assembly of the United Nations and by the United States Senate. Mr. Altmeyer was also selected as one of nine members of the United Nations Staff Benefit Committee to advise on the development of a permanent retirement system for UN employees.

President's Messages on the State of the Union and on the Budget

In his message on the state of the Union, presented to the Eightieth Congress on January 6, President Truman declared that the solution of labor-management difficulties—listed as the first of five major economic policies which he believes the Government should pursue during 1947—is to be found “not only in legislation dealing directly with labor relations, but also in a program designed to remove the causes of insecurity felt by many workers in our industrial society. In this connection, for example, the Congress should consider the extension and broadening of our social security system, better housing, a comprehensive national health program, and provision for a fair minimum wage.”

Of all our natural resources, the President said, “none is of more basic value than the health of our people. Over a year ago I presented to the Congress my views on a national health program. The Congress acted on several of the recommendations in this program—mental health, the health of mothers and children, and hospital construction. I urge this Congress to complete the work begun last year and to enact the most important recommendation of the program—to provide adequate medical care to all who need it, not as charity but on the basis of payments made by the beneficiaries of the program.”

“One administrative change,” the President continued, “would help greatly to further our national program in the fields of health, education, and welfare. I again recommend the establishment of a well-integrated Department of Welfare.”

In discussing the program for veterans, Mr. Truman pointed out that, exclusive of mustering-out payments

and terminal-leave pay, the program for veterans of all wars is costing more than \$7 billion a year—one-fifth of our total Federal budget. “This is the most far-reaching and complete veterans’ program ever conceived by any nation. Except for minor adjustments, I believe that our program of benefits for veterans is now complete . . . History will judge us not by the money we spend, but by the further contribution we enable our veterans to make to their country. In considering any additional legislation that must be our criterion.”

The President’s budget for the fiscal year 1948, sent to Congress on January 10, included \$1,654 million for promoting the Nation’s social welfare, health, and security. In his accompanying message, Mr. Truman reiterated the need for extension of old-age and survivors insurance and unemployment insurance to groups now excluded and for liberalizing the present retirement benefits under the former program “to reduce the necessity for piecing out insurance benefits with public assistance payments.”

There is serious need, the message continued, “to correct inequalities between States in public assistance payments and to extend the scope of Federal aid to include general assistance programs.” Since the temporary increase in Federal grants for public assistance will expire December 31, 1947, Congress was urged to consider permanent legislation. The President also repeated his earlier recommendations for a national health program and for a Cabinet department of health, education, and social security.

President's Economic Report to Congress

Immediate steps to revise benefit payments under the social security system, together with a long-range strengthening and extension of the program, were urged by President Truman in his Economic Report to Congress on January 8. The social security program, the report stated, “has not kept pace with the times or with our increase in general living standards.”

The President’s report was the first of a series of analyses and recommendations related to elements in a

national economic policy, to be made annually under the terms of the Employment Act of 1946. It was preceded in December by the first report of his three-member Council of Economic Advisers, also set up under the Employment Act to aid the Chief Executive in analyzing and interpreting economic developments, appraising programs and activities of the Government, and formulating and recommending national economic policy. The President’s report goes to a permanent joint committee of Congress, which, under the terms of the act as amended, must submit to both Houses of Congress by February 1 its findings and recommendations on each of the President’s main recommendations.

While his short-range recommendations have long-range significance as well, Mr. Truman pointed out that they merited immediate attention from Congress and the people as a whole, because of their influence on economic conditions in 1947. Among his proposals, the President listed immediate steps to revise benefit payments under the social security system as desirable in view of current economic trends. “The Congress has already authorized a temporary increase in public assistance benefits,” the report stated. “This legislation expires by the end of this year and new legislative action is required. Benefits under the old-age and survivors insurance system should also be adjusted. These measures are necessary to alleviate real hardship which has been aggravated by increases in the cost of living. Beyond that, adequate social security benefit payments provide a desirable support to mass purchasing power.”

The major part of the President’s recommendations centered on the long-range objectives of efficient utilization of the labor force; maximum utilization of productive resources; encouragement of free competitive enterprise; promoting welfare, health, and security; cooperation in international economic relations; and combating economic fluctuations.

Certain programs of Government which have come to be looked upon as “welfare programs” in a narrow sense and therefore insulated from the needs of the economy as a whole are

in fact, Mr. Truman declared, part of the problem of maximum employment, production, and purchasing power. The Employment Act presents the opportunity to abandon this insulation and to put these programs back in the economic setting from which they must draw their sustenance.

"Unemployment insurance is designed to take care of the unemployed as a matter of right rather than of charity," the report continued, "but it also provides purchasing power as a cushion against recessions, and its tax features are of general economic significance. Retirement and pension systems exist to take care of workers who have given of their years in factory, field, or office. But these systems, both on the income and outgo side, have a profound effect upon volumes of purchasing power, and the retirement age needs to be adjusted to the size and composition of our labor force and the trend of improved technologies. Health insurance relates clearly to the efficiency of workers and thus to the productivity of industry and agriculture. And this is even more true of education, which must be reshaped continuously to meet the changing demands and job opportunities of the machine age—or, some day, of the atomic age.

"The total amounts of public outlays for these and other purposes need to be measured against the total size of our economy—its wealth and resources today, and the trends and policies which shape its future." Many of these programs, the President said, were born of a "depression psychology," proceeding from the assumption of inescapable mass unemployment from time to time and the need to bring forward these other programs "to prime the pump or fill in the gaps. Here, too, we need a restatement. We should regard them rather as an inescapable obligation of an enlightened people, and we should expand them as our resources permit."

Turning specifically to social security, Mr. Truman pointed out that, though maximum employment would protect wage earners generally from the effects of prolonged mass unem-

ployment, the individual is still exposed to many hazards of economic insecurity. "Our social security program has not kept pace with the times, or with our increase in general living standards." Many individuals are not covered by the present provisions of the act, and the benefit payments to those covered are inadequate under today's conditions.

"I recommend that the Congress, cooperating with the States, take action that will lead to increasing the amount and duration of unemployment benefits. Present unemployment reserve funds are ample to support such increases." The President also recommended extension of old-age and survivors insurance to occupational groups not now covered and extension of the Federal Unemployment Tax Act to all employers of one or more workers in covered industries.

Lack of provision for compensating workers for loss of earnings from temporary or permanent disability, or against the costs of medical care, represents not only a heavy loss for the individual but a great waste of productive manpower, the President continued. He urged Congress to give early consideration to his recommendations, presented in a previous message, for a program which would spread the risks arising from sickness and disability by insuring workers against the loss of income and by providing, through social insurance, ready access to essential preventive and curative medical services.

"Our present social insurance system," the report went on to say, "is financed by employee and employer contributions. We must recognize, however, that the employees' contributions and the employers' pay-roll tax curtail mass purchasing power and increase businessmen's costs. From an economic point of view, it would be desirable to finance a part of the social security system out of the general budget. Therefore, I propose that the Congress, in working out a system of financing an expanded social security program, give full consideration to the economic as well as the social import of various

methods of taxation for this purpose."

Concerning public health and education programs, the report stressed the point that relatively small Government expenditures in these fields yield a high national dividend. "It is more economical to prepare people to earn a decent living than to care for them through relief. The Federal Government is now spending a large amount of money for health and education programs for war veterans, but general expenditures in these fields are relatively small. I urge the Congress to give early consideration to expanded peacetime programs of public health, nutrition, and education."

In connection with health and education and other programs in which the Federal Government makes grants-in-aid to State and local governments involving large amounts of money, the President said he had asked the Council of Economic Advisers to cooperate with the Bureau of the Budget and other Federal agencies concerned, and with State and local advisory committees, to undertake a study to determine "to what extent revised standards for the distribution of these grants may take into account more fully the needs for support that exist in various parts of the country." He also asserted that farm communities have never received comparable treatment with cities in such matters as education, housing, medical care, health, nutrition, and social security, and declared that Federal and State programs in these fields should give increasing attention to the needs of rural areas.

In discussing, in an earlier part of the report, the efficient utilization of the labor force, President Truman declared that the "return of the employment service to State administration should not result in its disintegration into 48 disconnected pieces, or in the subordination of the placement service to unemployment insurance. An efficient placement service requires uniform minimum standards and an integrated interstate system for disseminating job information and placing workers across State lines."

Unemployment Insurance Goals—1947: Recommendations for Improving State Legislation*

THIS IS THE FIRST TIME in 6 years that the majority of State legislatures will meet in regular session under peacetime conditions. When the last regular sessions of State legislatures were held in 1945, the country was still engaged in a two-front war. Efforts were made then to prepare the program for the postwar period, although few individuals anticipated how soon the war would be over. The changes made in State unemployment insurance laws in 1945 and 1946 on the whole were in the direction of providing workers, unemployed as a result of the change-over of the economy from war to peace, with more adequate protection during these periods of unemployment. It is to be hoped that, during the coming State legislative sessions, much will be done toward making the program still more effective in the period ahead.

Role of Unemployment Insurance During Reconversion

The country was indeed fortunate in having a well-established unemployment insurance system available when large-scale lay-offs from war industries began immediately after the Japanese surrender. Most of the workers who lost their jobs during the reconversion period were protected by unemployment insurance. Veterans, too, had protection against unemployment in the readjustment allowances provided under the "GI Bill of Rights" when the armed forces began wholesale demobilization. The efforts made during the war period to maintain a stand-by organization and to prepare the program for the days ahead when the total economy would shift from a war to a peacetime basis have stood us in good stead.

Most of that shift has already taken place. Ten million veterans have been returned to civilian employment,

which is now higher than in wartime. Fifty-eight million persons were engaged in employment in August, close to 9 million above the number in the same month in 1940. Unemployment is fluctuating at a figure below the minimum considered possible in a free enterprise system.

In this transition from war to peace, unemployment insurance played a vital role. To the worker laid off at the termination of the war, it offered security in his search for a job that would utilize his highest skills. It gave him time to look around for a job which offered the promise for continuing to utilize his highest skills; thus he was not forced to take any job at any wages or suffer a complete cessation of income. To the employer, it offered the possibility of hiring the best qualified workers who, because they had some chance to choose a job,

gave the best promise of becoming permanent employees. To the community, it infused confidence and dispelled fear, the enemy of healthy business expansion. It thus provided for a better utilization of the labor force of the country so necessary for maximum production.

Millions of workers were laid off after V-day, with the abrupt cancellation of war contracts. Although workers had acquired rights to higher benefits than ever before because of high wartime wages, continuous employment, and improved benefit provisions of State laws, many of the individuals who lost their wartime jobs took peacetime employment without even filing a claim. Their rights to substantial unemployment benefits did not prevent them from taking other jobs immediately when they were available. For others, loss of wartime jobs did not mean immediate reemployment in a peacetime job. Even among the 3 million civilian workers who filed claims for benefits in the year since V-day, about one-third were reemployed during the

TO: ALL STATE EMPLOYMENT SECURITY AGENCIES

I am enclosing herewith a statement, "Unemployment Insurance Goals—1947: Recommendations for Improving State Unemployment Insurance Legislation." This document emphasizes the broad areas to which we must give major attention now if the program is to have an important role in the years ahead. There is general agreement that State funds are more than sufficient at the present time for a more adequate program. The present period, therefore, provides a healthy environment for moving ahead and strengthening the State laws.

I know of no better system of protecting workers during their periods of unemployment between jobs than unemployment insurance. The system also helps to provide private enterprise with that economic setting so essential to its success. It can provide the community with assurance that other more costly and less desirable programs will not be needed.

It is important in our consideration of changes in the program that everything be done to make the program significant enough to protect the individual adequately over his period of unemployment. The program should also be administered as simply and economically as possible and should enlist the administrative support of as wide and varied groups in the community as possible. Only then can we achieve a widespread understanding of the role of unemployment insurance, its limitations and possibilities. Only by such understanding can the program perform its function in a democratic society . . .

Sincerely yours,

A. J. ALTMAYER
Commissioner for Social Security.

*Recommendations for improving State unemployment insurance provisions in the 1947 State legislative sessions, sent by the Social Security Administration to State employment security agencies.

waiting period and never drew a benefit check. The claimants who drew benefits remained on the rolls for about 11-12 weeks, far less than the duration of benefits to which they were entitled. In the week ended October 26, 1946, the 830,000 civilian unemployed workers who were drawing benefits represented only about 3 percent of the employed civilian covered workers. For the individuals who did continue to draw benefits, unemployment insurance performed a necessary function, not only for them but for society as a whole.

The Period Ahead

We should not be lulled into a feeling of complacency about the future, however. It is true that employment is still high, and that shortage of workers today is the paramount manpower problem. Unemployment, we hope, will remain during the coming months at the low figure where it now is. But the necessary postwar adjustments of our economy have not all been made, and it may well be that 1947 will see those adjustments reflected in significant changes in production and employment. Under those circumstances, wisdom demands that we strengthen the program for both the immediate situation and the more distant future. Our experience has indicated that even in the period of a full-fledged war economy many people become unemployed for labor-market reasons. In a full-employment, peace economy with controls withdrawn, frictional unemployment will continue to exist and must be adequately compensated.

It is fortunate that we can face the period ahead with ample funds and with staff skilled in the administrative jobs that must be done. When the 1947 State legislative sessions convene, almost \$7 billion will probably have accumulated in the State unemployment funds. There is general agreement that these funds are sufficient for a more adequate program. There is every reason, therefore, why the States should examine their unemployment insurance programs now and make such changes as are desirable.

In the tasks that lie ahead, it will be the responsibility of the States, as expressed not only by Congress but by

representatives of the States themselves, to make the unemployment insurance program effective in the postwar period—effective for unemployed workers, for private enterprise, and for the community in general. The coverage of the laws should be extended to many workers not now included under unemployment insurance. Benefit rates must be increased in order to reflect the rise in weekly wages. Duration of benefits should be lengthened. No State yet provides for both a maximum weekly benefit of \$25 and a uniform duration of 26 weeks. The disqualification provisions need amendment in order that they not continue to nullify the purpose of the program, which is to compensate for involuntary unemployment. Consideration should be given to the payment of benefits to persons who have worked in covered employment and who, upon becoming unemployed, undertake training which will enhance their opportunity for employment. Administration should be simplified in order to expedite the payment of benefits, reduce the difficulties of employer reporting, increase the understanding of workers, and reduce administrative expenses. There needs to be a closer relationship between the administrative agencies and the beneficiaries of the program—workers, employers, and the public—if it is to continue to develop and meet the needs of the community. Only two States provide protection to workers when they are unemployed because of non-work-connected sickness or disability.

Coverage

Regardless of the small amount of unemployment that exists at the moment, there still are millions of workers who, though potentially subject to the risk of unemployment, are without protection against it. Some of these individuals are now veterans who are protected by the readjustment allowance provisions of the GI Bill of Rights based wholly on military service. As they move into civilian employment not included in the unemployment insurance system, it will seem anomalous to them that they receive no protection during their periods of unemployment. Workers in small firms in many States, State and local government

employees, agricultural and domestic workers, and workers in nonprofit institutions are still without unemployment protection. There is general agreement that coverage should be extended to these groups. The States should give consideration to the significance of these groups in their total economy and extend the coverage of the system to as large a proportion of their wage-earning population as possible. A time of high-level employment is probably the best time for such action, instead of waiting until heavy unemployment besets the country and the unemployment insurance mechanism can be of little immediate aid for newly covered groups.

States which have not already done so should take advantage of recent congressional legislation permitting a State to cover maritime workers in private employment. Such employers are now subject to the Federal Unemployment Tax Act, while their employees are not entitled to any protection until covered by a State law. Some States, looking forward to possible extension of the Federal tax, have written provisions into their law which would automatically extend the coverage of their laws to any employment covered by the Federal Unemployment Tax Act. While States should continue to extend coverage beyond the limits of the Federal act, they might also include provision for the automatic extension of State coverage, in the event of extension of the Federal act.

Benefit Amount

Under a system intended to compensate a certain fraction of wage loss, the benefits must constantly be examined in relation to changing wage patterns. Even with the changes that have been made, the weekly benefits provided under State laws have failed to keep pace with rising wage levels. Maximum benefits continue to limit the benefit rights of the great majority of claimants. In the first quarter of 1946, 70 percent of the claimants who established benefit rights were entitled to the maximum weekly payment. As a result, a large proportion of the workers drawing unemployment insurance are receiving less than half their previous earnings because of the limiting maximum

benefits. In that first quarter, average weekly benefits were less than 45 percent of average weekly earnings. In most States, in fact, the *maximum* weekly benefit is now less than half the *average* weekly earnings of covered workers. Only seven States now pay a maximum weekly benefit of \$25. If our unemployment insurance system is to maintain its role as a protector against a serious slump in living standards, the maximum should be raised to that level in the other States.

There are other ways of assuring the average worker a higher proportion of wage loss than he now receives. When the prices workers pay for basic necessities are rising markedly, a benefit pegged in relation to past wages decreases in adequacy, particularly for the worker with family obligations. If a worker without dependents requires 50 percent of wage loss as a safeguard against a drop in living standards, the worker with dependents needs a higher percentage.

The addition of dependents' allowances does not mean the abandonment of the wage-loss idea or the adoption of a "needs test" in unemployment insurance. Relating basic benefits to prior earnings assures claimants a minimum proportion of wages when they are unemployed and provides the flexibility necessary in a country with as wide a range in wages as the United States. By adding dependents' allowances we recognize the fact that the worker with a family must spend a higher proportion of his usual wages to buy food, pay his rent, and make the other purchases he cannot defer when he is unemployed. The addition of dependents' allowances is both a socially sound and an economical way to strengthen the program.

During the 1945 legislative sessions, Connecticut, Nevada, and Michigan joined the District of Columbia in increasing the weekly benefit for claimants with dependents, and in 1946 the Massachusetts Legislature added dependents' allowances to the law, effective April 1, 1947. Once the initial stages have been passed, the payment of dependents' allowances does not present any great administrative problems.

Duration of Benefits

The extension of duration provisions made in the 1945-46 State legislative sessions, as well as high wartime earnings, has meant that the average worker could expect to receive benefits for about 20 weeks, in contrast to the average potential duration of about 13 or 14 weeks in 1941 and 1942.

Most of the improvements in the duration provisions of State laws have taken the form of increases in the maximum potential duration of benefits. In 1946, more than four-fifths of all covered workers were in the 34 States with a maximum duration of 20 weeks or more; under the 1940 laws, only 18 percent of all workers were in States with such provisions. In only one State can all insured workers receive benefits for as long as 26 weeks.

Only 14 States provide a uniform duration of benefits for all eligible workers. In the other States, potential duration of benefits is based on an individual's prior earnings and may be less than the maximum provided in the State law. In 21 States some eligible workers are still limited to less than 8 weeks of benefits. Because of high wartime earnings, not many workers would have qualified in the past year for such a short duration of benefits. In 2 States, however, no individual could receive benefits for as long as 16 weeks. As workers' annual earnings decline, moreover, the proportion with brief duration can be expected to increase markedly.

Even in the fiscal year 1945-46, more than a million workers exhausted their benefit rights. They represented about 40 percent of all beneficiaries. In some States more than half the claimants were still unemployed when they received their final check. This ratio varied from about 30 to 50 percent in most industrial States, where employment opportunities were good, and from about 50 to 80 percent in most agricultural States, where cessation of war activities left workers with few comparable job opportunities.

Despite the marked improvement in duration of benefits provided by State laws, each State law should provide 26 weeks' potential duration of benefits for every eligible claimant.

Disqualifications and Eligibility for Benefits

Provisions for adequate benefits

can be defeated if the unemployment insurance laws contain unduly restrictive and unsound disqualification provisions. Although the trend toward severe disqualifications was curtailed during the State legislative sessions of 1945, many State laws still contain provisions which cancel or reduce a worker's benefit rights or postpone benefits unduly. Certainly every State law should contain provisions which disqualify a worker from receiving benefits if he leaves work voluntarily without good cause, if he loses his job through misconduct connected with his work, if he refuses suitable work without good cause, or if he is participating in a labor dispute. Such provisions are necessary to limit the risks covered by the program, but these provisions should not be viewed as penalties.

There is no place in the unemployment insurance program for imposing disqualifications for refusal of suitable work, voluntary leaving, and discharge for misconduct solely for punitive purposes. Disqualifications properly should prevent the payment of benefits for voluntary unemployment but never completely bar payments to eligible individuals who are involuntarily unemployed, able, willing, and available for work. Unemployment insurance should not be payable for periods of voluntary unemployment, but neither should it act to introduce rigidities in the system or hinder the free mobility of labor, especially in this period. Disqualifications might well be limited to a suspension of benefits for the weeks, up to 4 or 5, which immediately follow the act for which the individual is disqualified. Such suspensions are sufficient to deter workers from voluntarily becoming unemployed and to bar the compensation of voluntary unemployment. Cancellations or reductions in benefit rights, on the other hand, nullify the duration provisions and prevent the compensation of involuntary unemployment. By so doing they withdraw insurance protection from both business and workers and curtail the usefulness of unemployment compensation, particularly for the kind of economic period that is ahead. The administrators of the 26 State laws which contain provisions canceling all or part of a worker's benefit right for a disqualifying act

might well examine the decisions being made in the light of future problems and acceptable public policy.

In addition, good cause for leaving a job should not be limited to causes "attributable to the employer"; recognition should be given to good personal reasons. As long as the worker is available for work, good personal reasons for quitting a job are just as valid as reasons attributable to employers. The administrators of the 18 State laws containing such provisions should examine the implications of decisions they must make on mobility of labor, economic freedom of the individual, and compensation for involuntary unemployment. Disqualification provisions should not be used to prevent individuals from relocating in new communities or attempting to better themselves by trying for more desirable jobs.

Lastly, the special causes of disqualifications, such as disqualifications of women who get married, or because of pregnancy, which have been written into many State statutes, should be removed or modified so such cases could be handled by State administrative action, which appraises all the circumstances surrounding the individual case. While the elimination of such disqualifications from the statutes will increase the administrative burden on the State agencies, it will eliminate the inequitable treatment that now exists and will fulfill the function of compensating bona fide unemployment of individuals who are in fact able and willing to work and available for work.

In unemployment insurance a claimant's ability to work, availability for work, and refusal of suitable work are based on a weighing of various factors which are not always readily determinable and rest ultimately on sound, informed judgment. Yet a State agency in making these determinations must be certain that persons genuinely unemployed are declared eligible for benefits, and only persons who are not genuinely unemployed are declared ineligible. The fact that there are unfilled jobs in the community does not mean that workers should automatically be denied benefits. The existence of unfilled jobs while individuals are claiming

benefits is inevitable in a free enterprise system but does unquestionably present a situation that should be investigated to see if the characteristics of claimants match the specifications of the offered jobs. Where it is not possible to match jobs and applicants, unemployment insurance should perform its function of tiding workers over their periods of unemployment.

State agency concern about the phenomenon of unfilled jobs and claimants drawing benefits has recently taken the form of consideration of the extent to which claimants are "actively seeking work" on their own initiative. Translation of such concern into a general requirement that all claimants affirmatively establish that they are actively seeking work in addition to registering for work with the employment service would be administratively unwise since it provides too mechanical a measure of an individual's availability for work, which must be determined by a weighing of all the facts. Such a general requirement could easily result in rewarding the "chiseler" while punishing the unemployed individual who has canvassed the labor-market situation and knows about prospects for employment. Thus a claimant who persists in looking for work as a welder in areas where no welding is done is not proving his availability by his search for this type of work, nor is the claimant who knows that a plant where his skills are needed will open soon proving unavailability by the fact that he is not looking for other work. British experience with such a general requirement has proved that it not only fails to accomplish its purpose but places an unjustified burden on unemployed workers and on employers.

Some of the severe disqualification provisions have been included in State unemployment insurance laws because employers have questioned the reasonableness of having certain benefits charged to their accounts for experience-rating purposes. In some situations, the employer may in no way be responsible for the unemployment of a former worker who is entitled to benefits. For example, the last employer is not responsible if a worker had good personal reasons for a voluntary quit, nor is a base-period

employer responsible for the unemployment of a worker who has quit another employer, been disqualified, and still remains unemployed. Restrictive disqualification provisions are not necessary to prevent the charging of benefits paid under these and similar conditions. We have pointed out that all benefits need not be charged to employers' accounts provided that the benefits charged assure a reasonable measurement of an employer's experience with respect to the risk of unemployment. It is hoped that such policy will aid State agencies in reconsidering the disqualification provisions of their laws.

Payment of Benefits to Young People While Undertaking Training

At the present time, the State laws require that a claimant for unemployment insurance must, in order to be eligible for benefits, be available for work. In the administration of this condition, State administrative authorities most commonly find that claimants who are full-time attendants at educational institutions are not available for referral to work and consequently are not entitled to benefits. Therefore, claimants who might otherwise undertake special training or return to school because they have little likelihood of finding jobs with the skills they now have may be deterred from doing so because benefits would be withheld for the weeks of school attendance. In the interest of promoting greater training in order to enhance opportunities for employment, States might give consideration to amending their laws or revising their administrative practices to permit the payment of benefits if, though attending training, the individual is available for work and does not refuse suitable work without good cause. In such cases, the factors to be considered in determining whether the individual has good cause for refusing work should include consideration of whether the training will enable the individual to obtain work at a higher skill.

Administrative Simplifications

One of the primary concerns during this period should be the simplifica-

tion of procedures to reduce reporting burdens on employers, to expedite payment, and to promote public understanding. It will be important not only that benefits be adequate but that they be paid promptly. Much has already been done, but there is ample room for continued improvement if the program is to maintain the confidence and understanding of the public. One of the procedures that might aid greatly in the expeditious payment of benefits would be decentralization of benefit payments to local offices. Thirty-four States have already operated with some decentralization of the benefit-determination function, and other States have been studying similar plans.

Employers, especially large interstate employers, have complained about the burdens of variations in the forms used by State agencies for similar procedures—variations in reporting wages and contributions, in low-earnings reports, and separation reports. Elimination of any reports where feasible and simplification and uniformity where possible can relieve employers of unnecessary burdens. Additional simplifications can be made by eliminating the use of benefit payments in the formula for experience rating.

Good administration encompasses something more than the kind of organization and the kind of procedures that are established. It is the spirit and understanding of those who make up the organization and who carry out the procedures that count.

Each State agency must constantly review its law and procedures so that it can recommend changes to improve the administration of its law. Each State law should be written and administered so that the State agency can assume the initiative all along the line. It must make certain that employers do not avoid their obligations to pay contributions and that workers do not mulct the fund. It cannot sit back waiting for cases of dereliction to be brought to its attention, nor can it sit back expecting unemployed workers to know their rights and take advantage of them. It must remember at all times that it has an affirmative obligation to make certain that unemployment insurance is paid promptly and fully to workers

involuntarily unemployed and only to such workers.

Relations With Employer, Labor, and Public Groups

In administering the unemployment insurance system, we must constantly strive to adjust the program to meet new problems as they arise. These problems cannot be solved simply on the basis of technical knowledge. They involve a realistic appraisal of social and economic factors. They involve assumptions as to the basic purposes of the law. They must take into account group attitudes and public opinion. That is why it is desirable for the State agency to work closely with an advisory council representing employers, employees, and members of the public, including outstanding citizens and persons versed in labor relations, social welfare, and related matters. Out of this discussion between the technicians of the State agency on the one hand and the advisory groups on the other can come the sound social judgment that is so essential to a social program such as unemployment insurance. The experience in most of the States that have used advisory councils has shown that they can be helpful in the progressive improvement of the program and in the development of community understanding of the complex issues involved in unemployment insurance.

In hearing appeals on claims denials, appeals tribunals composed of employers and employees perform a similar function. States which have no provision for the use of tripartite appeals boards should give consideration to the adoption of an amendment which would permit the use of such boards. While most appeals can be handled satisfactorily by referees, there are cases, especially cases which may set precedents, which involve grave and complicated issues of employer-employee relationships and which need the considered opinion of representatives of workers and employers as well as the judgment of an impartial representative. Such boards have been found effective in the administration of labor laws in many States; they bring the experience of labor and management to the settlement of the issues, and protect the agency from charges of arbitrariness in handling the issues.

Temporary Disability

With a strengthened unemployment insurance system and an organization experienced in administering the unemployment insurance program, the States might well expand their social insurance protection by providing for a system of cash benefits to individuals when they are sick or temporarily disabled.

It makes little difference to workers, in terms of wage loss, whether they are unemployed because of lack of work or because of illness. As a matter of fact, the latter contingency places a double burden on workers because it results not only in cessation of earnings but in medical costs. Yet at the present time most industrial workers are protected against the former contingency and not the latter. Already two States, Rhode Island and California, have enacted temporary disability insurance laws in which the same State agency administering the unemployment insurance program is administering the temporary disability insurance program. Such an arrangement permits the use of a single set of wage records for determining benefit rights under both programs, results in greater efficiency of operations, and reduces total administrative costs. Other States are seriously considering enactment of similar laws.

Congress recently enacted legislation including benefits for temporary disability under the railroad unemployment insurance program. Congress also provided an inducement to State action in this area by permitting States to withdraw, for temporary disability insurance purposes, employee contributions they had deposited in the unemployment trust fund. Since the beginning of the program nine States—Alabama, California, Indiana, Kentucky, Louisiana, Massachusetts, New Hampshire, New Jersey, and Rhode Island—have collected employee contributions, some of them in substantial amounts. These employee contributions might well form the financial basis for embarking on systems of temporary disability insurance, since withdrawal of such employee contributions will not endanger the solvency of the State unemployment funds.

In 1945, the Social Security Board

issued a document entitled "Some Provisional Notes on a Program of Temporary Disability Compensation Administered by a State Employment Security Agency," and this document is now being revised to take account of new developments. The Social Security Administration stands ready to lend every assistance in formulating a sound program of temporary disability insurance and in developing an administration integrated with unemployment insurance.

Conclusion

The next sessions of the State legis-

latures will probably convene at a time when employment is at high levels and unemployment remains low. However, major economic adjustments may occur within the next few years. Whether they take the form of a slight or a more severe recession we do not yet know. The task ahead, however, is to prepare the program for its maximum contribution to the maintenance of high-level employment in a free democratic society, through broadening its coverage and providing adequate benefits to individuals when they are unemployed because of lack of work or illness.

Recent State Legislation Concerning Prepayment Medical Care

By Margaret C. Klem*

In this study of State legislation in the field of voluntary prepayment medical care plans, the author points out the characteristic pattern followed in recent laws. As in all Bulletin articles, the opinions expressed are those of the author and do not necessarily reflect official views of the Social Security Administration.

DURING THE PAST few years the increasing public interest in problems of medical economics has been expressed many times through legislation, either proposed or enacted, at both national and State levels.

On the national scene the Wagner-Murray-Dingell bill, which provides for personal health service on a compulsory insurance basis, has aroused most interest. The Senate hearings on the bill, which ran from April to mid-July of last year, brought together testimony from many of the Nation's most eminent authorities on the medical, economic, and social aspects of health problems.

State legislation has also assumed much importance during this period. Many States have made provisions for committees to study various aspects of personal health services, such as medical facilities, expenditures for medical care, and the need for more

adequate services to all or to certain groups of the State's population. Since 1943 alone, health commissions to inquire into the problems of medical care have been established through legislative action in nine States—California, Illinois, Maryland, New York, North Carolina, Rhode Island, South Carolina, Virginia, and West Virginia. Commissions have also been appointed, although not specifically authorized by legislative acts, in Alabama, Colorado, and Florida.

State interest in health matters is further evidenced by the fact that by February 1946, 18 months after the Commission on Hospital Care was set up by the American Hospital Association in cooperation with the Government, all 48 States and the District of Columbia had made plans for or were conducting State-wide hospital surveys. On January 31, 1946, studies were in progress in 31 States and the District of Columbia; 2 additional States had completed preliminary studies; studies had been authorized but not started in 8 States; and the other 7 were forming study groups.¹

The Commission on Hospital Care,

inaugurated to study the Nation's hospital facilities, has been helping the States in their surveys. To assist the Commission in its work, the U. S. Public Health Service has made technical personnel and physical facilities available to the staff. State health departments have given assistance and in some instances are actually conducting the studies. The introduction in January 1945 of the Hill-Burton bill, which authorized Federal grants to States for surveying hospital needs and for constructing hospitals and public health centers, and the hearings that followed gave great importance to the studies. This bill was enacted by the Seventy-ninth Congress as the Hospital Survey and Construction Act and was approved August 13, 1946.

Nonprofit Medical Care Plans

Although all State legislation relating to medical problems is of interest to those who want to improve health conditions, one aspect is of particular concern to everyone interested in prepayment plans. Physicians, labor unions, industries, and various consumer groups who are sponsoring or hope to establish such plans will find significant implications in legislation which specifically authorizes the establishment and control of prepayment medical care organizations.

To date, 29 States have enacted laws dealing with medical service plans. More than half these laws were enacted during 1945 and the early part of 1946, when 15 States² passed such laws for the first time and 5 States³ amended or reenacted legislation already in force. Thirty-six States have also passed laws regarding nonprofit hospital service plans.

Medical Participation

Recent legislation on voluntary nonprofit prepayment medical care plans is particularly significant from one aspect—the provisions made for participation by physicians. The 15 States recently enacting new laws for the regulation of these plans have followed the precedent set by such States

*Chief, Medical Economics Section, Division of Health and Disability Studies, Bureau of Research and Statistics. This article is based on addresses presented at a Conference on Rural Medical Care, Purdue University, August 1, 1946, and the National Conference on Cooperative Health Plans, Two Harbors, Minn., August 17, 1946.

¹ Hospital Survey News Letter, February 1946, p. 4.

² Alabama, Arizona, Florida, Illinois, Iowa, Kansas, Kentucky, Maryland, Minnesota, Mississippi, North Dakota, Rhode Island, Tennessee, Texas, and Wisconsin.

³ Connecticut, New Hampshire, New Jersey, New York, and West Virginia.

as New Jersey, Ohio, and Pennsylvania, where the legislation was formulated along lines demanded by medical society groups. In most of these 15 States, under the present laws, the future of prepaid medical care will be largely in the hands of the medical profession, as it is now in New Jersey, Ohio, and Pennsylvania, to the exclusion of other nonprofit or profit organizations or groups.

This type of legislation has been

sponsored by medical societies or by persons interested in prepayment medical care programs similar to those now operated by many State medical societies. Individuals or groups who are interested in other types of prepayment programs must either seek to have such acts amended or must sponsor other legislation.*

*No attempt has been made to study other types of legislation in the various States under which such plans can be or-

ganized, such as the laws authorizing the formation of cooperatives and nonprofit organizations.

Experience in Massachusetts, for example, shows that the passage of an act adapted to the needs of one particular type of program does not preclude passage of legislation providing greater latitude of operation. In 1941, Massachusetts passed two separate acts (table 1). The first, sponsored by those favoring the medical society

Table 1.—State legislation regarding nonprofit medical care corporations enacted before 1945 in selected States

State and legislation enacted	Purpose	Who may incorporate	Administrator of corporation	Scope of services	Source of services	Legal jurisdiction	Tax exemptions and other significant provisions
Massachusetts (Ann. Laws, Cum. Suppl. 1942, c. 176B). Approved: 1941.	Provides for formation of medical service corporations to preserve public health by furnishing services at low cost.	Seven or more persons, in manner specified.	Board of directors approved by a medical society incorporated not less than 10 years and having not less than 2,000 physicians as members; at least one-third of directors must be subscribers to plan.	Services provided by registered physicians in accordance with accepted practices in the local community. Any person residing in the Commonwealth may subscribe if he meets corporation's qualifications.	Every registered physician in area where corporation operates has a right to participate. Subscriber has free choice of participating physicians.	Commissioner of Insurance.	Corporations are exempt from provisions of insurance laws, except as especially provided, and from taxes, except as provided. Salaries limited to \$5,000 annually.
(Ann. Laws, Cum. Suppl. 1942, c. 176C). Approved: 1941.	Provides for medical service corporation or medical organization operating in connection with a medical service plan. Exempts such corporations operating under chapter from provisions of chapter 112 relating to practice of medicine.	Medical service corporations endorsed by the Department of Public Health and Commissioner of Public Welfare.	Board of directors with not less than 9 members, of whom at least 3 and not more than a third shall be subscribing members of corporation, and at least 3 and not more than a third physicians who are members of the Massachusetts Medical Society or other recognized association of physicians and who are not associated with physicians of the medical service plan. Any person in Commonwealth who meets qualifications specified in bylaws may become a subscribing member.	Corporation shall not provide medical services but may contract for them with medical organizations composed of at least 5 physicians. Corporations may pay a stipulated percentage of subscriptions or other receipts; specified amounts shall not be paid whether or not based on number of services.	Every registered physician complying with qualifications of medical organization conducting business in community has a right to become an associate member of organization.	Commissioner of Insurance and Commissioner of Public Health.	Corporations are exempt from provisions of insurance laws and from taxes except as provided. Salaries limited to \$5,000 annually.
New Jersey (Rev. Stat., Cum. Suppl. 1941, sec. 17:48A-1 to 17:48A-25). Approved: 1940. Amended: 1944 and 1946.	Provides for medical nonprofit service corporations and limits operation of medical service plans to those corporations except when authority is granted by the Commissioner of Banking and Insurance or in the case of medical services under workmen's compensation.	Nonprofit corporations without capital stock. 51 percent of the physicians in area must agree to participate in plan.	Board of trustees. No person can be approved as trustee unless approved by a recognized medical society or a professional organization having not less than 2,000 members licensed to practice medicine and surgery.	All general and special medical and surgical services ordinarily provided by physicians in accordance with accepted practices in community at time services are rendered. Cash indemnity benefits will not be paid except for medical services for which corporation was liable at time of such payment. Contracts can cover only one person and dependents. Under certain circumstances subscriber may be charged additional sum by participating physicians.	Licensed physicians in New Jersey who agree to participate.	Commissioner of Banking and Insurance.	Corporations are tax exempt. Organization must have unencumbered funds of not less than \$5,000.

Table 1.—State legislation regarding nonprofit medical care corporations enacted before 1945 in selected States—Continued

State and legislation enacted	Purpose	Who may incorporate	Administrator of corporation	Scope of services	Source of services	Legal jurisdiction	Tax exemptions and other significant provisions
Ohio Gen. Code (Page, Cum. Suppl., 1942) sec. 669-14 to 669-38. Approved: 1941.	Authorizes nonprofit corporations to operate voluntary nonprofit medical care plans.	Nonprofit plans providing medical services. At least 51 percent of physicians and surgeons practicing in each county where plan operates must participate. Certificates will not be issued until written agreements have been signed with at least 10 physicians.	Fifteen-member board of trustees, representing the public and the medical profession; at least 6 public representatives.	Professional services by physicians and surgeons in office, hospitals, and homes; hospitalization not included. Contracts cannot be issued to persons without dependents and with income exceeding \$900 during 6 preceding months, or persons having dependents whose income exceeded \$1,200 during preceding 6 months' period.	Licensed physicians and surgeons in State who reside in area of operation and who comply with corporations' requirements; subscribers have free choice of physician.	Superintendent of Insurance.	Corporations are taxed the same as domestic insurance companies and are entitled to the same exemptions. Employees of State or political subdivisions or any institution supported by State, may authorize deductions from salaries.
Pennsylvania (Acts 398 and 399). Approved: 1939. Amended: 1943.	Provides for nonprofit medical service plans.	Nine or more persons, residents of Pennsylvania, majority physicians.	Nine persons, residents of Pennsylvania, majority physicians. All questions involving professional ethics to be decided only by physicians selected in accordance with bylaws of corporation.	Medical services (not cash) for persons of low income and their dependents as follows: Person with one dependent whose income for preceding 25 weeks averaged not more than \$30 weekly or whose income with dependent's averaged not more than \$45; persons with more than one dependent whose income with incomes of all dependents averaged not more than \$60 during 25-week period. All persons of low income entitled to apply for membership. Persons with higher incomes may become members with understanding that physicians may make extra charge for services.	Every physician practicing in area served who complies with regulations of the corporation and who registers with corporation. Corporation, with approval of Department of Health, may refuse to place doctor's name on the register.	Department of Health and Insurance. Department Secretary of Health may order corporation to extend or improve services if they are not adequate.	Corporations are tax exempt. Minimum reserve of \$25,000 required.

type of organization, provides for the formation of medical service corporations to be managed by boards of directors composed of persons approved by a medical society which has been incorporated for at least 10 years and has not less than 2,000 members; not less than one-third of the directors must be subscribers to the medical care plan. The second act, sponsored by those who favored a plan that would not give a monopoly to medical societies, provides for the formation of medical service corporations, approved by the Department of Public Health and managed by boards of directors with not less than 9 members, of whom at least 3 but not more than a third are subscribing members, and at least 3 but not more than a third are physicians who are members of the Massachusetts Medical Society or of some other recognized association of physicians. Both laws are on the statute books.

Eleven of the 15 States recently en-

acting legislation have made definite provisions for medical supervision and participation. Illinois and Tennessee specify that a certain number of citizens (7 in one State and 9 in the other) may incorporate, but the majority must be physicians. Moreover, before plans in these States are approved, proof must be given that the majority of the physicians in the area of operation are willing to participate.

The Minnesota act states that not less than 21 persons, all doctors of medicine, may incorporate. Wisconsin legislation provides for the incorporation of plans by the State medical society or by county medical societies having State medical society approval. Alabama has amended State hospital legislation to permit hospitals which have been approved by the State hospital and medical associations to provide medical services.

Legislation in Rhode Island provides for double approval—by the Governor, who must certify that the

plan is a public convenience, and by the State medical society, which must give approval before a plan may incorporate.

While the Kentucky law does not specify the type of persons who may incorporate, it requires that at least 51 percent of the physicians in the area of operation must signify their willingness to provide services before a certificate of incorporation will be granted. Neither Iowa nor Kansas made any special regulations about incorporation, but the former requires that 150 physicians must participate in any plan, and the latter specifies 50.

Both Florida and North Dakota, while giving latitude for the types of plans that may be incorporated, specify that the plans must be managed by boards of directors, the majority of whom are physicians.

Other Aspects

Boards of directors.—The regulations regarding boards of directors in-

Table 2.—State legislation regarding nonprofit medical care corporations enacted during 1945 and early 1946

State and legislation enacted	Purpose	Who may incorporate	Administrator of corporation	Scope of services	Source of services	Legal jurisdiction	Tax exemptions and other significant provisions
Alabama (Governor's Act No. 50, Acts 1945). Approved: June 1, 1945.	Amends existing nonprofit hospital legislation.	Representatives of 2 or more hospitals approved by the Alabama Hospital Association.	Board of trustees. Representatives of participating hospitals entitled to membership. Physicians may be elected.	Hospital services, which may include medical and/or surgical and/or obstetrical care or benefits.	Any member of county medical association selected by patient.	Superintendent of Insurance.	Previous legislation (1939) grants tax exemption.
Arizona (Ch. 13, Laws 1945). Approved: Oct. 3, 1945.	Provides for organization, regulation, operation, and taxation of nonprofit hospital and medical service corporations.	Any organization not inconsistent with the provisions of the act.	Board which includes representatives of participating physicians, hospitals, and the general public.	Hospital or medical service or a combination of the two.	Licensed physicians (or hospitals) with whom organization enters into contract. Patient has free choice of participants.	State Corporation Commission.	Corporations are exempt from all but general property tax. Organizations must have deposit of \$5,000-10,000 with State Treasurer. Salaries limited to \$5,000 annually unless approved by board of directors.
Connecticut (Special Act No. 284, Laws 1945). Approved: July 23, 1945.	Authorizes the Connecticut Hospital Service Association to act as agent for medical service corporations organized under existing legislation.						
Florida (House Bill No. 885). Approved: June 11, 1945.	Provides for and regulates nonprofit medical and/or surgical and/or hospital service plans.	Five or more persons.	Board which includes representatives of participating physicians, hospitals, and the general public; majority physicians.	Medical and/or surgical and/or hospital services.	Licensed physicians and approved hospitals with whom organization enters into contract.	Insurance Commissioner.	Corporations are exempt from all provisions of insurance laws and all other laws conflicting with act. Pre-existing plans need not incorporate or reincorporate but must file an acceptance of the act.
Illinois (Senate Bill No. 652). Approved: July 25, 1945.	Provides for incorporation, supervision, regulation, and dissolution of medical service plan corporations.	Seven or more persons, all residents of Illinois, majority physicians. Majority of physicians in county must participate.	Board of directors with same general qualifications as incorporators.	Ordinary and usual medical professional services; no hospitalization.	Any licensed physician in good standing in county is eligible to participate.	Insurance Director.	Corporations are exempt from all taxes and license fees from which charitable and benevolent corporations are exempt. Must have working capital of \$5,000.
Iowa (Senate Bill No. 128). Approved: Feb. 15, 1945.	Amends laws relating to nonprofit hospital service and authorizes nonprofit corporation to furnish medical and surgical services.	Corporations organized to establish, maintain, and operate a plan providing medical and surgical service.	Board of at least 9 members, majority physicians.	Medical and surgical services.	Licensed physicians in community; at least 150 must participate.	Commissioner of Insurance.	Corporations are tax exempt.
Kansas (House Bill No. 90). Approved: Mar. 29, 1945.	Prescribes certain powers and duties and provides for supervision of nonprofit medical service corporations.	Corporations must have contracts with at least 50 participating physicians.	Board of directors with 2 public representatives appointed by Governor.	Medical services of such types as corporation desires.	Licensed physicians; at least 50 must participate.	Commissioner of Insurance.	Corporations are tax exempt. Plans must have assets of at least \$5,000.
Kentucky (House Bill No. 171). Approved: Mar. 23, 1946.	Provides for the incorporation and regulation of nonprofit medical service plans.	Corporations with at least 51 percent of licensed physicians in county participating in providing services.	Not specified.	General and usual services rendered by physicians.	Every licensed physician in county has a right to participate.	Insurance Director and State Board of Health.	Corporations are exempt from insurance laws except as specifically provided. A \$10,000 security must be deposited with the Custodian of Insurance Securities.
Maryland (Ch. No. 752). Approved: Apr. 27, 1945.	Repeals and reenacts, with amendments, nonprofit hospital legislation to provide for nonprofit health plans.	Corporations, without capital stock, organized to provide health services.	Not specified.	Hospital, medical, or dental care provided by hospitals, physicians, and/or dentists.	Licensed physicians, dentists, or hospitals having contracts with corporation.	Insurance Commissioner.	Corporations are exempt from insurance laws unless expressly designated. Must have a working capital sufficient for 3 months' operation.

cluded in recent legislation are of particular interest not only to organizers of plans but to the general public—especially the beneficiaries of such plans. Six States—Florida, Illinois, Iowa, North Dakota, Rhode Island, and Tennessee—specify that the majority of the board members must be physicians; only Arizona, Florida, and Kansas mention representation of the subscribers.

Odin Anderson, in his study of State enabling legislation in 1944, observed that control over policies and operations of voluntary plans was definitely placed in the hands of the hospital officials (for hospital plans) and of the medical profession (for medical plans), subject to the decisions of the commissioner of insurance; the subscriber has little or no voice except

through sales resistance or organized appeals to the commissioner of insurance. "Whether the representation of the public on the boards of directors is desirable or not is a very debatable issue," Mr. Anderson declares.¹ "It may be said, however, that if the nonprofit plans regard themselves as public service institutions sponsored by the community, it follows that representatives of the community at large should have a voice in policy making, perhaps even a dominant voice; if the plans regard themselves as simply another insurance company, it follows according to

precedent that the community should have no more voice in the policy making than it has at present in the operation of commercial insurance companies."

Legal supervision of plans.—Legislation in almost all States places voluntary plans under the direction of the State insurance commissioner, whose power over them varies considerably. In some instances it extends far beyond what would ordinarily be expected, permitting him to determine whether the plan duplicates services already provided, to limit the area of operation, and to determine the amount of funds to be spent for administration or for solicitation.

The Tennessee law, passed in 1945, gives the commissioner jurisdiction over rates, approval of hospitals,

¹Anderson, Odin W., *State Enabling Legislation for Nonprofit Hospital and Medical Plans, 1944*, Public Health Economics Research Series No. 1, University of Michigan, Ann Arbor, 1944, 56 pp.

Table 2.—State legislation regarding nonprofit medical care corporations enacted during 1945 and early 1946—Continued

State and legislation enacted	Purpose	Who may incorporate	Administrator of corporation	Scope of services	Source of services	Legal jurisdiction	Tax exemptions and other significant provisions
Minnesota (Ch. No. 255). Approved: Apr. 12, 1945.	Provides for the incorporation and regulation of nonprofit medical service plans.	Not less than 21 doctors licensed under State laws and legal residents of State.	Not specified.....	Medical services, no cash indemnification of subscriber.	Patient selects physician; physician-corporation contracts prohibited.	Commissioner of Insurance and Secretary of State.	Corporations are exempt from insurance laws of State except as specifically provided. Must have at least \$25,000 capital.
Mississippi (House Bill No. 712). Approved: Apr. 10, 1946.	Provides for incorporation of medical, surgical, and other corporations organized to improve physical, mental, and moral conditions of mankind.	Three members of organization. Organizations may operate on share or nonshare basis. Nonprofit organizations shall not be required to publish charter and shall issue no stock.	Not specified.....	Medical and surgical benefits as well as other social programs.	Not specified.....	Secretary of State and Attorney General.	
New Hampshire (Ch. No. 96). Approved: Apr. 5, 1945.	Amends previous medical service legislation.	Organization with 50 percent or more of the eligible physicians in State, or area of operation participating.					
New Jersey (Ch. 259) Approved: May 2, 1946.	Amends previous act affecting medical services to permit corporations to receive grants from government agencies or other sources for payment of medical and hospital services.						
New York (Ch. 543) Approved: Apr. 5, 1946.	Amends insurance membership corporation and cooperative laws relating to nonprofit medical and dental indemnity and hospital service corporations to permit organizations under these laws to furnish medical, dental, and hospital service benefits.	Membership corporation and consumer cooperatives.		Medical, dental, and hospital benefits.			

scope of services to be offered, and conditions under which a doctor may be paid as a specialist; he has no professional advisory body, and the law is so worded as to allow appeal from his decisions only on points of law, not of fact.

Special privileges conferred by enabling legislation.—Most recent legislation has continued the pattern set in earlier acts by declaring nonprofit corporations to be charitable and

benevolent institutions and making them tax exempt. The notable exception is the Tennessee act, which declares that the corporations are subject to fees and taxes as prescribed for life, health, and accident insurance companies, as it is not the purpose of the act to discriminate in favor of medical service corporations. In most States, also, medical care prepayment plans are allowed to operate without large reserves.

These exemptions raise an interesting question concerning the place of nonprofit plans in relation to commercial insurance. By declaring the plans charitable and benevolent and exempting them from the regular insurance laws and from the necessity of maintaining large reserves, the States are endowing them with certain privileges, in return for which the people have a right to expect a more comprehensive type of benefit

Table 2.—State legislation regarding nonprofit medical care corporations enacted during 1945 and early 1946—Continued

State and legislation enacted	Purpose	Who may incorporate	Administrator of corporation	Scope of services	Source of services	Legal jurisdiction	Tax exemptions and other significant provisions
North Dakota (Ch. 154) Approved: Feb. 28, 1945.	To promote public health and bring about a wider distribution of medical care through nonprofit medical service corporations.	No particular specifications.	Board of at least 9 members, majority participating physicians.	Usual services rendered by physicians.	Every licensed physician in State has a right to participate.	Commissioner of Insurance.	Corporations are tax exempt; law governing charitable and benevolent organizations applicable.
Rhode Island (House Bill No. 836) Approved: Apr. 24, 1945.	Provides for incorporation of nonprofit medical service corporations.	Organizations approved by Governor and State medical society. Hospital corporations may amend charters to provide medical care.	Board of directors, majority licensed physicians.	Medical services, drugs, medicines, supplies, and nursing care; indemnity benefits may be provided.	Not specified.....	Director of Business Regulation.	Corporations are exempt from insurance laws.
Tennessee (Ch. 113) Approved: Feb. 27, 1945.	Authorizes the organization and operation of medical service corporations.	Nine citizens, majority doctors licensed in Tennessee. Fifty-one percent of doctors in county must participate. Corporation must not duplicate services already provided.	Board of directors, possessing same general qualifications as incorporators.	Either general or special medical benefits or both.	Every practicing doctor in good standing in the county is eligible to participate.	Insurance Commissioner.	Corporations are subject to fees and taxes as prescribed for life, health, and accident insurance. Must have 6 months' working capital or \$2,500, whichever is larger.
Texas (Senate Bill No. 181) Approved: Apr. 10, 1945.	Amends civil statutes (article 1302, title 32) to provide for creating and operating charitable corporations to own and operate nonprofit co-operative hospitals and to provide medical, dental, health, surgical, nursing, and related services and benefits for members and families of members.	Corporations cannot operate where population is more than 2,500.		See Purpose.....	Not specified.....		
West Virginia (Senate Bill No. 3-X) Approved: Mar. 28, 1946.	Amends and re-enacts previous legislation to encourage expansion of hospital and medical services.	Nonprofit, non-stock hospital or medical service organizations.	Not specified.....	Medical and surgical services by physicians; hospitalization.	Physicians and hospitals with whom corporation has contracts.	Insurance Commissioner.	Corporations are exempt from taxes and general insurance laws of State. Must have sufficient working capital to pay expenses for a reasonable period. Dues may be deducted from State government's pay rolls.
Wisconsin (Ch. 494) Approved: July 19, 1945.	Amends statutes and provides for care during sickness by State medical society.	State society, or county society in manner approved by State society, may establish plans.	Not specified.....	Sickness care of indigents, low-income groups, and others.	Participating physicians; subscribers have free choice of physician.	Commissioner of Insurance.	Corporation is exempt from State insurance laws except those relating to nondiscriminatory rates, investments, and premium reserves, as specified.

than the commercial insurance companies can provide at similar rates. Since the majority of the subscribers to medical society plans receive care for catastrophic illness only—a benefit quite similar to that provided by the average insurance company—the development of prepayment plans along these lines has been ground for causing both the general public and the commercial companies to question the right of these organizations to special privileges.

Effect on Development of Plans and on Medical Services

The effect of recent legislation, both on the types of plans contemplated under this enabling legislation and on the types of services that will be provided, will be obvious to those familiar with prepayment medical care plans. Most of these State plans will either be operated directly by State or county medical societies (or by organizations which they establish and control) or will follow such patterns as they prescribe.

The medical services afforded will provide the type of care now being given by medical society plans, which operate on the principle that the public is primarily interested in protecting itself against the costs of particular classes of catastrophic illness. Only a very small percentage of the membership in plans of this type now in operation is eligible for more than surgical, and in some instances medical, care (including obstetrical care) when hospitalized. Preventive care and care early in the course of illness, therefore, have largely been excluded. Services in most medical society plans may be provided by any licensed physician in the area who chooses to participate in the plan and who agrees to care for beneficiaries on a fee-for-service basis; the plan pays full or partial remuneration for services.⁶

Since the laws provide that all or a

⁶ Full or partial payment depends on several factors. In medical society plans, physicians are paid by the plan according to a specified fee schedule, if funds are ample. If the plan cannot meet the physicians' bills in full, they are prorated. Some plans provide that the physician may charge the patient a fee in addition to that received from the plan if the latter's income is above a specified amount or if he uses a private room while hospitalized.

large percentage of the physicians in the area may provide service under the plan, group practice plans are, in effect, excluded because such plans provide service through a limited number of physicians working either full time or part time in an organized group under medical supervision.

The advantages of group practice were interestingly presented in a recent Senate subcommittee interim report on health insurance. The report stated that "Most of the plans offering comprehensive prepaid medical care are group practice plans . . . There is evidence, both qualitative and quantitative, that well-organized group practice can offer better medical care than individual practice."⁷ The preference of physicians, particularly young physicians, for this type of practice was indicated in a survey among medical officers in the armed forces, sponsored by the American Medical Association, which showed that more than half the doctors replying wanted to enter private group practice after their discharge.⁸

An additional indication that prepayment plans in most States that have recently enacted legislation will be under strong pressures to follow the medical society pattern is found in the fact that four of these States—Illinois, Kentucky, North Dakota, and Tennessee—specify that every licensed physician in the area where the plans operate has a right to participate in providing services. Alabama requires that the beneficiary shall have the right to select any member of the county medical society; and Minnesota not only provides that the patient may select his physician but, as a further guarantee of free choice, forbids any contracts or agreements between physicians and plans with respect to rendering service to subscribers and states that the selection of a physician "shall be a matter of agreement directly between the patient and the doctor of medicine selected by the patient to treat him." Plans in all these States have no choice regarding the manner in which services will be provided.

⁷ Senate Committee on Education and Labor, *Health Insurance*, Subcommittee Report No. 5, July 1946, pp. 10-11.

⁸ Based on data in the *Journal of the American Medical Association*, June 24, 1944, pp. 558-560.

The medical society practice of using a participating physician must be followed.

The restricted nature of the services now being provided by medical society plans under most recent legislation will be of concern to all persons interested in the establishment of comprehensive medical care programs. Such an authority as Louis H. Pink, president of the Associated Hospital Service of New York and former Superintendent of Insurance of the State of New York, has recognized the weakness of voluntary plans with too limited services and has advised against them. At a recent meeting of the Medical Society of the County of New York, Mr. Pink emphasized the responsibility of voluntary plans to the public as a result of the special privileges granted them. He pleaded for the enrollment of a substantial percentage of the population and for a broad health program adaptable to the needs of each community. He emphasized particularly the value of stressing and developing preventive measures.

Attitude of State Medical Societies Toward Recent Legislation

To determine the attitude of the medical societies toward recently enacted legislation, a review was made of the official publications of societies in States where laws were enacted. In a number of instances the societies not only approved this type of legislation but were actually responsible for its passage. While some of the journals have merely referred to the laws briefly with such comments as "our medical and hospital prepayment insurance bill," others have discussed the acts in detail and have taken full credit for framing them and assuring their passage.⁹

⁹ *Journal of the Medical Association of the State of Alabama*, June 1945, pp. 285-287; *Journal of the Kansas Medical Society*, April 1945, pp. 119-120; *Illinois Medical Journal*, August 1945, pp. 58-60; *Journal of the Iowa State Medical Society*, March 1945, pp. 89-90; *Minnesota Medicine*, June 1945, pp. 470-471; *Journal of the Tennessee State Medical Association*, March, pp. 76-79, and May 1945, pp. 121-125; *West Virginia Medical Journal*, April 1946, pp. 84-88; and *Wisconsin Medical Journal* (Medical Forum), July 1945, pp. 1-2.

Employment Security

Unemployment Claims and Benefits

State Programs

Substantial declines in both initial and continued claims for State unemployment insurance in November represented a return to more normal levels after the October rise, when the claims loads shot up, mainly because of the power dispute in Pennsylvania and the trucking dispute in New York. Initial claims dropped from 681,600 to 620,000, after having increased in the preceding 2 months. The drop in continued claims from 4.1 million to 3.5 million more than offset the October increase and brought these claims to the lowest level since August 1945. The rescheduling of claims from Thanksgiving Day to the following week, which fell in December, and the fact that November had fewer reporting days than October were also important factors in the general decline. Significant increases in both types of claims, however, were reported by the 3 Pacific Coast States—California, Oregon, and Washington.

The drop in claims was paralleled by the decline in the average weekly number of beneficiaries, from 764,000 to 698,000, and the \$10.4 million drop to \$54.1 million, in the amount of benefits paid.

In initial claims the drop of 62,000 offset approximately 60 percent of the increase which had occurred in October (table 3). More than two-thirds of this decline was accounted for by the drop of 46,000 in Pennsylvania, where, in addition to the decline from the October peak caused by the Pittsburgh power strike, there were only 18 working days as compared with 23 in the preceding month. Other outstanding declines were 11,500 in Michigan (following a drop of 16,100 in October), 8,100 in New Jersey, and 5,100 in New York. For the third successive month, California reported an increase in initial claims; the rise from 84,800 in October to 94,600 in November was due to seasonal factors, accentuated by inclement weather.

The increases of 2,600 in Oregon and 8,200 in Washington were also seasonal, resulting from a curtailment of logging operations and construction activity with the beginning of winter weather, particularly in the second half of the month.

All but 8 States reported fewer continued claims. The drop of 207,600 in Pennsylvania was the largest in the country, followed by 68,600 in Illinois, 56,200 in Michigan, and approximately 43,500 each in New Jersey and in New York (table 4). Eight other States—Alabama, Iowa, Louisiana, Maryland, Massachusetts, Missouri, Ohio, and Tennessee—had declines ranging from 10,000 to 30,000. California, Oregon, and Washington, with increases in initial claims, also reported jumps in continued claims of 4,100, 5,600, and 6,000, respectively. Another notable rise in continued claims was the increase of 5,000 in Connecticut, which reflected a labor dispute in the New Haven area and material shortages in Stamford resulting from the recent trucking dispute in New York.

Approximately 7 percent of the initial and 9 percent of the continued claims filed during November were in-

terstate claims received as agent State (tables 3 and 4).

During November the average weekly number of beneficiaries fluctuated between 622,000 and 764,000, largely because the Election Day, Armistice Day, and Thanksgiving holidays threw off the regular schedule for the filing of claims (table 2). Washington was the only State to report a substantial increase in beneficiaries during the week ended November 30, which included the Thanksgiving holiday.

Benefit payments resumed their downward trend after the slight increase in October, dropping from \$64.4 million to \$54.1 million, to compensate for 2,990,000 weeks of all types of unemployment (table 5). Disbursements in Pennsylvania were \$2.4 million less than in October, while Illinois and New York reported declines of more than \$1 million. Of the 8 States showing increases in benefit payments in November, Washington—with an increase of \$435,200—was outstanding. All other increases were less than \$20,000. The average weekly check for total unemployment during November¹ was \$18.30; for women the average was \$17.54.

Women claimants filed 44 percent

¹ Data for California and New Jersey not included.

Table 1.—Summary of unemployment compensation operations, November 1946

Item	Number or amount	Amount of change from—	
		October 1946	November 1946
Initial claims.....	1 620,000	-62,000	-159,000
New.....	1 380,000	-53,000	-195,000
Additional ²	1 240,000	-8,000	+44,000
Continued claims.....	1 3,491,000	-650,000	-3,011,000
Waiting-period ³	1 341,000	-46,000	-157,000
Compensable.....	1 3,150,000	-604,000	-2,854,000
Weeks compensated.....	4 2,990,000	-548,000	-2,735,000
Total unemployment.....	4 2,865,000	-544,000	-2,683,000
Other than total unemployment ⁴	4 125,000	-4,000	-52,000
First payments.....	4 225,000	-47,000	-184,000
Exhaustions.....	4 92,000	-32,000	+38,000
Weekly average beneficiaries ⁵	4 698,000	-67,000	-623,000
Benefits paid ⁶	4 \$54,076,000	-\$10,355,000	-\$54,162,000
Benefits paid since first payable ⁷	\$3,653,175,788		
Funds available as of Nov. 30, 1946 ⁸	\$6,878,388,350	+\$58,909,088	-\$101,344,387

¹ Includes estimate for Alaska.

² Excludes Texas, which has no provision for filing additional claims; also Maryland before April 1946, Ohio before September 1946, and Wisconsin before February 1946.

³ Excludes Maryland, which has no provision for filing waiting-period claims.

⁴ Includes estimates for California, and for Pennsylvania for total and other than total unemployment.

⁵ Excludes Montana, which has no provision for payment of other than total unemployment, and Pennsylvania before January 1946.

⁶ Before July 1946, computed from weeks compensated in the calendar month; beginning July 1946, computed from weeks compensated in the weeks ended during the month.

⁷ Gross: not adjusted for voided benefit checks and transfers under interstate combined wage plan.

⁸ Net: adjusted for voided benefit checks and transfers under interstate combined wage plan. Includes Arizona, Colorado, and Washington as of Oct. 31, 1946.

⁹ Includes Arizona, Colorado, and Washington as of Oct. 31, 1946.

of the initial claims and 46 percent of the compensable claims, and they received 44 percent of the benefits. Although these proportions were slightly higher than in October, they have remained fairly steady since June; during the spring and early summer, however, the proportions were much lower, as shown below:

Month	Percent of claims filed and benefits received by women		
	Initial claims	Compensable claims	Amount of benefits
January.....	33	46	(1)
February.....	30	40	(1)
March.....	36	37	(1)
April.....	38	38	(1)
May.....	34	39	(1)
June.....	42	40	(1)
July.....	43	44	41
August.....	43	45	42
September.....	41	46	43
October.....	43	45	43
November.....	44	46	44

¹ Data not available.

Unemployment during the week ended November 9, as represented by the ratio of continued claims to covered employment, was 3.0 percent. This ratio has dropped each month since March, when it reached a high of 6.8 percent. Washington reported the highest percentage for November, 6.4; New York was next, with 5.7, and California followed, with 5.5. Each of these three ratios was above comparable figures for October. Altogether, 34 States showed a smaller ratio for November than for October. Among the States with notable declines were Pennsylvania, where the ratio dropped from 4.0 to 2.5 percent; Iowa, 2.6 to 1.3 percent; Nebraska, 2.5 to 1.3 percent; and South Dakota, 3.1 to 1.4 percent. In Colorado, Wisconsin, and Wyoming the ratios were less than 1 percent (table 9).

During November, 225,000 claimants received their first benefit check in their benefit year. During the same period, 92,000 claimants exhausted all benefit rights and received their last check. New York reported 41,500 first payments with no exhaustions, since sufficient time had not elapsed in their benefit year, which began June 3, for any claimant to exhaust the full 26 weeks of benefits to which all eligible claimants are entitled. Ohio, on the other hand, reported that 5,000 persons received their first benefit check and 4,600 persons received the last check to which they were entitled.

In Texas the 3,400 first payments were offset by the 3,300 exhaustions during the month.

Interstate Claims, October 1946

The volume of interstate initial claims during October rose 11 percent, as compared with 18 percent in all

initial claims (table 7). Almost all the larger industrial States received more liable interstate initial claims than in September. Interstate continued claims, on the other hand, dropped 6 percent in October, while all continued claims rose 6 percent. In Maryland, liable continued claims

Table 2.—Number of individuals¹ compensated for unemployment during weeks ended in November 1946

[Data reported by State agencies; corrected to Dec. 15, 1946]

Region and State	Weeks ended—									
	Nov. 2	Nov. 9	Nov. 16	Nov. 23	Nov. 30	Nov. 2	Nov. 9	Nov. 16	Nov. 23	Nov. 30
	For all types of unemployment					For total unemployment				
Total ²	731,000	705,000	666,000	764,000	622,000	672,000	640,000	640,000	717,000	608,000
Region I:										
Connecticut.....	8,798	9,336	7,654	6,202	7,551	8,455	8,909	7,314	5,890	7,171
Maine.....	3,384	3,080	3,330	3,670	1,796	2,893	2,817	2,785	2,933	1,682
Massachusetts.....	28,696	28,265	27,524	29,639	26,934	27,039	26,364	25,730	27,408	25,012
New Hampshire.....	1,049	872	871	910	770	941	759	757	737	675
Rhode Island.....	5,492	4,822	4,519	4,704	4,681	4,658	4,071	3,911	4,040	4,034
Vermont.....	300	341	332	361	285	325	300	287	323	254
Region II-III:										
Delaware.....	1,267	1,233	1,138	1,268	1,190	1,066	1,088	1,075	1,188	1,117
New Jersey.....	40,464	34,515	36,712	61,049	51,319	39,194	33,180	35,620	58,674	49,254
New York.....	182,207	182,020	194,339	207,051	165,538	176,803	176,427	187,192	197,651	160,546
Pennsylvania.....	72,630	81,142	32,349	55,055	31,564	(3)	(3)	(3)	(3)	(3)
Region IV:										
Dist. of Col.....	2,171	1,927	1,832	2,167	1,582	2,140	1,901	1,799	2,127	1,559
Maryland.....	10,676	9,371	9,428	9,478	8,354	9,810	8,607	8,691	8,871	7,764
North Carolina.....	5,509	5,290	4,823	5,960	4,864	5,332	5,096	4,654	5,803	4,718
Virginia.....	4,246	3,605	3,269	4,141	2,941	4,120	3,459	3,188	4,031	2,854
West Virginia.....	7,786	7,241	7,280	8,137	6,190	6,269	6,218	6,553	6,662	5,257
Region V:										
Kentucky.....	8,246	4,771	4,588	10,971	6,211	8,090	4,687	4,446	10,692	6,087
Michigan.....	33,540	26,703	29,461	32,685	23,723	31,562	25,519	28,227	31,599	22,736
Ohio.....	31,535	19,768	18,537	24,191	11,822	30,875	19,389	18,088	23,695	11,192
Region VI:										
Illinois.....	51,386	43,695	45,797	48,918	37,836	48,299	40,651	42,922	45,512	35,245
Indiana.....	6,023	6,007	4,948	7,762	4,778	5,577	5,746	4,665	7,331	4,524
Wisconsin.....	3,236	2,926	2,759	3,102	2,966	2,788	2,564	2,497	2,751	2,671
Region VII:										
Alabama.....	10,349	8,315	8,519	9,640	7,610	9,835	7,954	7,071	9,236	7,324
Florida.....	5,662	5,325	4,462	4,903	3,902	5,217	5,071	4,116	4,925	3,691
Georgia.....	3,528	4,066	2,959	4,416	3,293	3,423	3,972	2,870	4,312	3,185
Mississippi.....	2,002	2,012	952	2,614	1,681	1,575	1,922	873	2,507	1,577
South Carolina.....	2,800	2,249	1,800	2,600	1,750	2,631	2,170	1,768	2,478	1,738
Tennessee.....	12,684	11,081	11,641	14,995	10,773	12,398	10,912	11,480	14,714	10,663
Region VIII:										
Iowa.....	3,232	3,025	2,494	3,274	2,299	3,170	2,824	2,339	3,105	2,156
Minnesota.....	3,781	3,274	2,916	3,243	2,427	3,553	3,098	2,755	3,049	2,293
Nebraska.....	1,811	1,333	1,159	1,248	1,154	1,639	1,230	1,071	1,169	1,082
North Dakota.....	16	65	57	132	75	16	48	49	114	68
South Dakota.....	345	216	92	82	90	292	170	67	69	79
Region IX:										
Arkansas.....	5,030	4,390	4,537	4,042	3,627	4,962	4,315	4,484	3,970	3,598
Kansas.....	4,901	4,224	3,731	4,750	4,150	4,636	3,959	3,517	4,482	3,934
Missouri.....	14,118	15,600	18,706	17,386	15,499	13,882	15,346	18,532	16,926	14,999
Oklahoma.....	3,701	9,798	7,156	9,046	4,662	3,539	9,588	6,833	8,823	4,476
Region X:										
Louisiana.....	6,701	12,288	7,770	8,618	7,254	6,404	11,456	7,331	7,959	6,868
New Mexico.....	198	179	219	343	345	192	170	214	337	337
Texas.....	9,756	6,425	12,142	10,306	7,336	9,322	6,124	11,670	9,780	6,974
Region XI:										
Colorado.....	777	755	732	860	709	765	738	722	854	694
Idaho.....	235	334	260	254	166	230	332	255	249	162
Montana.....	612	597	623	696	722	612	597	662	698	722
Utah.....	1,947	1,998	1,762	2,173	1,737	1,819	1,786	1,886	2,023	1,636
Wyoming.....	176	150	147	146	149	160	145	143	141	139
Region XII:										
Arizona.....	105	790	731	790	548	105	767	715	709	538
California ³										
Nevada.....	355	543	360	712	416	351	536	351	599	404
Oregon.....	5,857	8,168	6,107	7,275	5,690	5,940	8,966	5,854	7,018	5,443
Washington.....	33,786	35,387	35,117	33,687	43,706	33,070	35,536	34,329	32,960	42,036
Region XIII and XIV:										
Alaska.....	160	170	141	278	220	153	162	135	272	217
Hawaii.....	466	210	352	593	354	284	140	264	387	216

¹ Number of individuals is assumed to be identical with number of weeks compensated. This assumption may result in a slight overstatement of number of individuals.

² Includes estimates for California, and for Pennsylvania for total unemployment.

³ Data not available.

for October dropped 6,700. Washington and Illinois also reported declines—3,800 and 2,800, respectively. New York had the only outstanding increase (5,000) in the number of con-

tinued claims received as liable State. Table 6 gives a cross-tabulation of interstate initial claims by agent and liable State for the third quarter of 1946.

Table 3.—Initial claims received in local offices, by State, November 1946

[Data reported by State agencies; corrected to Dec. 18, 1946]

Region and State	Total ¹				New	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total	All claimants
		October 1946	November 1946			
Total ²	620,000	-62,000	-159,000	271,000	7.3	380,000
Region I:						
Conn.....	6,390	-21	-10,657	2,973	4.5	4,322
Maine.....	2,891	+744	-1,537	1,370	5.1	1,457
Mass.....	25,302	+503	-5,162	12,373	8.7	16,244
N. H.....	1,315	-66	-191	695	13.8	942
R. I.....	3,683	-416	-7,677	1,374	5.3	2,456
Vt.....	382	-83	-247	183	15.4	267
Region II-III:						
Del.....	1,375	-337	-793	513	16.0	1,036
N. J.....	27,938	-8,141	-20,640	14,236	3.6	20,510
N. Y.....	155,799	-5,135	-40,465	80,441	2.7	66,127
Pa.....	49,773	-46,017	-4,448	20,438	4.2	34,946
Region IV:						
D. C.....	1,158	-68	+650	514	27.9	1,094
Md.....	5,692	-885	-2,821	2,323	15.8	4,284
N. C.....	3,940	-552	-981	2,220	13.9	2,944
Va.....	3,735	+169	-252	1,509	12.1	3,006
W. Va.....	6,473	+149	-1,453	1,363	12.0	5,145
Region V:						
Ky.....	4,960	-1,222	-4,215	1,588	24.7	3,762
Mich.....	24,500	-11,507	-27,242	9,084	4.8	16,944
Ohio.....	14,912	-2,142	-15,058	6,241	5.1	11,788
Region VI:						
Ill.....	31,574	-3,689	-17,823	14,032	5.1	17,498
Ind.....	12,361	-1,696	-22,449	4,500	4.0	6,256
Wis.....	3,641	+100	-1,530	1,484	7.3	2,674
Region VII:						
Ala.....	5,386	-974	-6,290	1,860	9.7	5,120
Fla.....	5,861	-2,070	-2,529	2,442	46.7	5,029
Ga.....	5,912	+649	-2,584	3,267	6.8	4,427
Miss.....	3,214	+1,006	+176	1,272	23.8	2,728
S. C.....	2,543	-719	+381	1,094	16.3	2,109
Tenn.....	7,468	-1,752	-2,742	3,447	8.0	6,002
Region VIII:						
Iowa.....	2,637	-381	-1,440	1,240	13.8	1,960
Minn.....	3,864	+853	-4,886	1,210	16.5	2,863
Nebr.....	1,339	+10	-63	548	15.8	892
N. Dak.....	387	+183	+4	83	50.1	319
S. Dak.....	341	+89	-15	145	45.5	284
Region IX:						
Ark.....	5,305	+1,151	-2,376	1,674	35.8	4,473
Kans.....	4,522	+62	-2,633	1,742	20.3	3,557
Mo.....	20,825	-2,081	-765	9,307	9.7	11,670
Okla.....	6,028	-451	-1,919	1,968	26.7	4,536
Region X:						
La.....	8,419	-1,361	-4,364	2,123	10.5	6,720
N. Mex.....	658	+11	+195	207	44.1	581
Tex.....	10,769	+304	-3,442	3,153	13.4	10,769
Region XI:						
Colo.....	1,611	+453	-98	807	30.7	1,434
Idaho.....	1,319	+877	-5	400	32.4	984
Mont.....	1,340	+399	-70	376	26.9	974
Utah.....	1,989	+704	+151	521	13.2	1,535
Wyo.....	296	+106	+147	93	31.1	240
Region XII:						
Ariz.....	1,961	-84	-881	797	56.2	1,753
Calif.....	94,554	+0,763	-16,219	42,748	6.4	54,048
Nev.....	757	+61	+235	265	42.8	607
Oreg.....	8,376	+2,560	-10,950	2,455	15.3	4,546
Wash.....	22,659	+8,225	-3,300	6,099	8.9	14,958
Regions XIII and XIV:						
Alaska ³						
Hawaii.....	608	-72	+578	85	3.1	590

¹ Includes additional claims except in Texas, which has no provision for filing additional claims.

² Includes estimates for Alaska; data not yet received.

³ Since Wisconsin has no provisions for a benefit year, a new claim is a claim requiring a determination of benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

Veterans' Unemployment Allowances

Readjustment allowances paid to unemployed veterans dropped from \$100 million in October to \$74 million

Table 4.—Continued claims received in local offices, by State, November 1946

[Data reported by State agencies; corrected to Dec. 18, 1946]

Region and State	Total ¹				Compensable	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total ²	All claimants
		October 1946	November 1946			
Total ³	3,491,000	-650,000	-3,011,000	1,621,000	9.1	3,150,000
Region I:						
Conn.....	27,812	+5,001	-76,275	12,138	8.0	25,733
Maine.....	16,318	-1,346	-8,505	6,023	8.4	15,342
Mass.....	139,004	-25,988	-42,023	59,549	4.5	124,150
N. H.....	4,698	-1,489	-1,305	2,568	19.6	4,074
R. I.....	22,957	-8,175	-41,536	7,080	8.9	20,590
Vt.....	2,254	-511	-4,726	1,272	28.3	2,003
Region II-III:						
Del.....	6,560	-652	-7,603	2,971	12.5	6,048
N. J.....	190,862	-43,710	-327,479	89,915	4.5	175,828
N. Y.....	913,641	-43,322	-58,085	449,641	3.2	799,290
Pa.....	245,989	-207,613	-229,129	97,443	7.7	220,053
Region IV:						
D. C.....	10,439	-935	+7,573	4,622	15.3	9,793
Md.....	34,586	-11,484	-74,851	12,975	2.8	34,586
N. C.....	26,117	-6,824	-14,119	15,812	14.1	24,134
Va.....	17,456	-7,266	-13,331	7,624	22.6	16,163
W. Va.....	43,548	-7,563	-19,430	12,592	17.5	42,031
Region V:						
Ky.....	48,056	-8,936	-62,571	21,625	26.4	46,307
Mich.....	128,699	-56,215	-560,622	62,451	5.9	118,588
Ohio.....	109,298	-30,034	-315,408	54,178	8.7	99,651
Region VI:						
Ill.....	232,380	-68,633	-254,021	111,326	5.0	222,909
Ind.....	34,904	-5,283	-171,279	15,333	11.0	31,061
Wis.....	17,517	-4,026	-103,979	9,241	14.4	15,596
Region VII:						
Ala.....	40,865	-14,810	-80,320	14,954	11.1	37,694
Fla.....	34,419	-9,884	-11,636	15,955	44.6	32,905
Ga.....	23,805	-3,721	-58,370	12,798	12.5	18,504
Miss.....	14,687	-773	-9,185	6,676	32.6	12,493
S. C.....	11,468	-2,857	-3,749	6,096	37.6	9,863
Tenn.....	67,216	-11,423	-41,429	36,748	8.1	63,630
Region VIII:						
Iowa.....	16,119	-13,730	-28,261	9,464	18.7	14,379
Minn.....	12,624	-4,439	-37,466	5,213	31.3	11,286
Nebr.....	5,887	-4,639	-4,165	3,068	28.3	4,971
N. Dak.....	1,700	-117	+152	786	78.0	1,665
S. Dak.....	2,089	-2,638	+93	1,190	75.2	2,022
Region IX:						
Ark.....	32,260	-9,722	-27,499	13,415	47.8	30,892
Kans.....	29,651	-7,062	-39,834	14,186	24.2	27,612
Mo.....	115,003	-20,674	-92,917	52,346	13.8	99,185
Okla.....	33,898	-6,907	-28,146	15,275	46.4	31,659
Region X:						
La.....	33,163	-10,727	-60,706	10,377	19.0	29,611
N. Mex.....	3,195	+6	-925	1,152	63.8	3,023
Tex.....	39,080	-7,101	-71,239	16,171	29.7	32,553
Region XI:						
Colo.....	6,234	-804	-395	3,066	49.7	5,723
Idaho.....	3,193	-565	-237	1,777	51.8	2,524
Mont.....	6,335	+82	-544	3,112	47.3	5,783
Utah.....	9,952	-1,058	+5,236	4,407	13.3	9,192
Wyo.....	1,039	-17	-453	563	44.2	882
Region XII:						
Ariz.....	8,315	-255	-7,530	3,971	61.8	7,913
Calif.....	477,060	+4,135	-234,122	246,737	6.7	436,458
Nev.....	2,989	+38	-943	1,421	45.5	2,828
Oreg.....	34,072	+5,550	-35,939	11,717	15.9	31,215
Wash.....	147,675	+5,974	-29,857	49,875	3.9	136,746
Regions XIII and XIV:						
Alaska ³						
Hawaii.....	3,160	+1,020	+3,117	903	4.3	2,675

¹ Includes waiting-period claims except in Maryland, which has no provision for filing such claims; in some States includes claims for more than 1 week.

² Total continued claims in some States include claims for more than 1 week.

³ Includes estimates for Alaska; data not yet received.

in November, continuing the decline which began in February 1946. The amount represented payment for 3.7 million weeks of unemployment, as compared with 5.0 million weeks compensated in October.

Although the total number of initial claims declined in the country as a whole, claims increased in 33 States. The largest increases occurred in 6 Northwestern States—Alaska, 60 percent; Washington, 70 percent; Mon-

tana, 88 percent; North Dakota, 90 percent; Wyoming, 172 percent; and Idaho, 472 percent. Four of the 19 States with declines in initial claims reported decreases of more than 20 percent. Continued claims declined

Table 5.—Number of weeks compensated and amount of benefits paid for all types of unemployment, and average weekly payment for total unemployment, by State, November 1946

(Data reported by State agencies; corrected to Dec. 15, 1946)

Region and State	Weeks compensated for unemployment				Benefits paid ¹				Average weekly payment for total unemployment	
	All claimants	Amount of change from—		Women claimants	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		October 1946	November 1945			October 1946	November 1945			
Total ²	2,990,000	-548,000	-2,735,000	1,370,000	\$54,076,000	-\$10,355,000	-\$54,162,000	\$23,714,000	\$18.30	\$17.54
Region I:										
Connecticut.....	31,842	-5,875	-163,902	13,705	646,130	-122,067	-3,491,007	241,786	20.64	18.06
Maine.....	12,496	-3,572	-6,741	4,111	194,088	-70,638	-120,828	48,486	16.19	12.23
Massachusetts.....	119,663	-25,593	-69,469	48,881	2,518,761	-569,238	-1,082,802	888,260	21.88	19.33
New Hampshire.....	3,754	-819	-396	2,093	49,128	-12,632	-4,237	24,810	13.83	12.74
Rhode Island.....	19,806	-5,860	-36,390	6,516	318,177	-94,736	-640,161	103,328	17.18	16.48
Vermont.....	1,421	-280	-3,818	815	22,325	-4,628	-66,761	11,590	16.65	15.39
Region II-III:										
Delaware.....	5,056	-521	-6,735	2,289	74,968	-6,935	-120,910	31,552	15.38	14.45
New Jersey.....	192,101	+403	-313,828	83,290	3,804,244	-18,267	-6,544,312	1,648,947	20.15	20.36
New York.....	778,282	-85,099	+46,853	384,046	15,007,991	-1,642,171	+718,320	7,131,990	19.28	18.56
Pennsylvania.....	215,127	-127,314	-176,665	(9)	3,756,143	-2,412,102	-3,284,182	(9)	(9)	(9)
Region IV:										
District of Columbia.....	7,951	-937	+6,132	3,479	132,523	-16,723	+99,953	53,174	16.65	15.32
Maryland.....	38,492	-14,768	-95,877	14,389	666,081	-273,942	-1,833,456	243,355	18.72	17.72
North Carolina.....	22,828	-522	-8,164	14,709	295,078	+2,425	-126,968	170,291	13.06	11.69
Virginia.....	14,869	-5,866	-5,303	6,677	196,478	-76,370	-69,728	82,288	13.32	12.46
West Virginia.....	30,547	-5,776	-7,436	8,163	477,974	-51,236	-124,454	112,298	18.83	14.12
Region V:										
Kentucky.....	31,755	+2,392	-15,796	16,180	366,120	+19,752	-235,995	176,857	11.65	10.96
Michigan.....	118,518	-48,839	-675,520	56,450	2,310,001	-897,008	-14,254,121	1,100,253	19.52	19.52
Ohio.....	84,904	-22,250	-211,842	40,771	1,498,206	-398,084	-4,126,800	685,582	17.80	16.95
Region VI:										
Illinois.....	186,265	-75,200	-250,287	83,149	3,321,964	-1,417,758	-4,852,869	1,398,546	18.40	17.53
Indiana.....	26,674	-3,905	-176,355	11,284	458,869	-70,112	-3,280,658	175,538	17.64	16.03
Wisconsin.....	12,937	-3,626	-46,597	6,692	206,628	-61,866	-846,451	96,767	16.56	15.04
Region VII:										
Alabama.....	38,233	-11,847	-60,396	13,123	606,190	-184,941	-1,107,123	190,152	16.07	14.66
Florida.....	21,032	-9,189	-16,983	9,847	280,076	-121,384	-250,968	122,297	13.64	12.83
Georgia.....	15,320	-3,965	-53,463	8,118	211,511	-40,321	-932,267	102,880	13.91	12.73
Mississippi.....	7,569	-1,771	-2,743	3,970	92,628	-20,123	-43,899	45,143	12.49	11.72
South Carolina.....	9,199	-1,349	-4,749	3,926	129,028	-20,763	-68,915	46,108	14.25	11.89
Tennessee.....	50,337	-15,796	-14,525	27,189	658,728	-215,291	-233,451	338,424	13.15	12.51
Region VIII:										
Iowa.....	11,793	-11,266	-21,692	6,872	175,413	-193,841	-383,998	98,528	15.19	14.70
Minnesota.....	12,586	(9)	-21,558	4,838	192,356	(9)	-405,420	67,338	15.61	17.26
Nebraska.....	5,606	-3,852	-2,481	2,956	86,555	-66,916	-47,050	43,917	15.76	15.17
North Dakota.....	345	-177	+239	171	5,251	-3,146	+3,507	2,147	16.05	13.28
South Dakota.....	480	-2,950	+145	282	6,072	-43,511	+1,948	3,396	13.39	12.89
Region IX:										
Arkansas.....	17,612	-12,408	-4,119	6,911	225,825	-166,330	-69,619	81,623	12.83	11.82
Kansas.....	18,423	-8,164	-46,497	8,138	262,948	-124,401	-738,669	111,066	14.56	13.97
Missouri.....	70,520	-12,409	-87,372	35,840	1,164,467	-206,313	-1,472,593	557,949	16.68	15.77
Oklahoma.....	39,661	-6,900	-17,645	15,443	500,909	-112,585	-343,705	247,109	16.50	16.17
Region X:										
Louisiana.....	35,930	-8,462	-17,816	10,901	533,315	-138,139	-362,011	139,233	15.27	13.10
New Mexico.....	1,086	+144	+756	423	14,506	+1,613	+9,984	5,140	13.44	12.20
Texas.....	39,220	-9,262	-22,882	14,152	570,620	-136,415	-429,014	178,407	14.78	12.75
Region XI:										
Colorado.....	3,199	-1,080	+185	1,619	44,009	-14,302	+2,328	21,357	13.81	13.23
Idaho.....	1,147	-456	+857	1,837	16,874	-5,669	+12,679	11,600	14.75	13.88
Montana.....	2,874	+183	+1,445	1,447	37,526	+2,662	+18,099	17,440	13.06	12.05
Utah.....	8,139	-1,120	+4,722	3,407	182,478	-26,037	+101,495	71,435	22.93	21.57
Wyoming.....	643	-130	+458	241	11,874	-2,207	+8,465	4,254	18.65	17.74
Region XII:										
Arizona.....	2,954	-1,120	-7,105	1,470	40,688	-16,097	-106,702	19,287	13.84	13.16
California ³	2,032	+38	+893	864	36,460	+949	+15,958	14,706	18.07	17.06
Nevada.....	26,814	+1,389	-15,397	9,011	443,241	+19,176	-268,856	139,542	16.80	15.92
Oregon.....	162,108	+19,598	+62,567	60,024	3,329,563	+435,154	+1,178,319	1,082,604	20.67	18.14
Regions XIII and XIV:										
Alaska.....	887	+297	-260	161	16,042	+6,842	-2,037	3,263	18.27	20.40
Hawaii.....	1,518	-256	+1,468	387	26,634	-5,152	-25,691	4,889	21.85	18.94

¹ Gross; not adjusted for voided benefit checks and transfers under interstate combined wage plan.

² Includes estimates for California, and for Pennsylvania for weeks compensated and benefits paid to women claimants and for average weekly payment for total unemployment.

³ Data not available.

⁴ Data estimated by State agency.

⁵ Data for October 1946 not yet received.

24 percent in the country as a whole. All but 11 States shared in the decline.

Time Lapse in Benefit Payments, July-September 1946

For the first time, data on time lapse in intrastate benefit payments are available separately for claims taken on a weekly basis and for those taken biweekly. The Bureau of Employment Security has been aware of the limitations of data which gave only the net effect of single and of

multi-benefit-period claims. A claim taken on a biweekly basis automatically adds 7 days to the time lapse in payments for the first of the 2 weeks covered by the claim. When such weeks are included, the over-all time-lapse record does not accurately reflect the efficiency of claims processing.

The detail now available on claims taken biweekly helps in evaluating the effect of such claims on time lapse in the payment of benefits. Also, States have been grouped according to the type of week under which they operate—calendar or flexible—and separately for intrastate and interstate

payments, to show the extent to which the type of week affects the payment procedure.

It is recognized, however, that additional administrative factors affect the time-lapse picture; many of them are peculiar to individual States and, because of their nature, cannot be put in tabular form.

Care should be taken in making a State-by-State comparison of the data in the attached tabulations. Many of the percentages are based on relatively small numbers of payments and are therefore not valid indicators. Administrative and statutory provisions other than those mentioned

Table 6.—Initial interstate claims, by liable and selected agent State, July-September 1946

[Data reported by State agencies; corrected to Nov. 5, 1946]

Liable State	Agent State																							
	Total	Ala.	Ark.	Calif.	Fla.	Ill.	Kans.	Ky.	La.	Mich.	Minn.	Mo.	N. J.	N. Y.	Ohio	Okla.	Oreg.	Pa.	Tenn.	Tex.	Wash.	W. Va.	All other ¹	
Total	144,041	2,988	6,184	14,007	4,400	7,042	3,363	5,408	3,302	4,113	3,042	8,357	3,471	7,968	3,514	6,758	2,958	7,105	3,653	5,498	2,605	3,180	35,055	
Ala.	1,988	39	103	289	59	7	28	63	65	4	22	10	44	58	14	2	62	160	49	5	13	802		
Alaska	341	2	6	48	2	11	0	0	6	10	8	3	29	4	12	12	4	0	7	128	6	43		
Ariz.	1,177	4	70	368	17	50	25	15	3	25	4	44	13	18	42	113	17	43	14	74	18	14		
Ark.	2,515	44	272	13	102	53	35	675	48	10	241	17	38	27	221	13	9	69	355	20	14	239		
Calif.	25,720	157	2,336	269	1,220	673	183	565	681	664	1,794	261	1,131	480	3,190	1,219	573	261	2,082	1,083	158	6,735		
Colo.	933	9	29	228	7	57	45	13	10	11	12	78	13	32	11	45	19	14	5	41	28	7		
Conn.	2,676	3	9	147	122	33	6	9	4	31	2	18	83	923	38	5	1	316	8	16	8	27		
Del.	424	5	1	9	5	1	0	4	0	5	1	1	26	40	3	0	0	156	11	3	2	44		
D. C.	1,304	18	11	92	60	50	7	24	10	44	5	9	60	189	38	16	2	151	15	20	5	57		
Fla.	3,206	374	26	137	121	7	41	25	101	13	33	173	548	97	28	10	203	107	63	10	32	1,048		
Ga.	1,725	340	9	77	255	31	2	27	36	88	3	18	47	92	41	15	1	97	110	34	10	9		
Hawaii	113	1	1	36	0	2	1	1	1	8	3	0	4	14	1	4	1	7	0	4	3	2		
Idaho	230	2	7	36	0	8	5	0	1	4	7	16	2	6	4	1	19	5	1	5	32	1		
Ill.	8,204	132	346	1,353	258	131	308	110	665	190	721	88	330	212	155	72	177	318	163	159	66	2,247		
Ind.	4,594	54	144	227	105	950	27	1,494	28	196	36	188	27	76	132	70	7	65	236	95	26	32		
Iowa	702	4	10	151	1	138	8	8	0	23	22	115	5	12	6	12	10	5	3	11	19	2		
Kans.	4,307	6	312	261	8	73	3	9	11	20	6	2,542	8	20	15	610	24	17	11	66	34	7		
Ky.	796	21	11	40	21	57	3	1	9	54	0	14	8	30	67	11	0	21	69	10	6	117		
La.	1,712	71	145	284	60	54	16	14	42	5	36	16	58	22	46	11	37	18	257	18	10	492		
Maine	316	2	1	20	10	7	1	2	0	3	2	1	6	39	2	0	14	1	3	3	2	197		
Md.	2,649	17	7	54	67	27	7	101	6	15	4	17	59	172	76	5	0	481	94	17	12	639		
Mass.	2,427	13	3	302	136	47	7	15	10	50	7	20	93	400	39	18	10	88	23	27	19	9		
Mich.	7,449	134	329	645	239	693	42	1,058	44	118	292	56	296	304	66	29	420	1,060	134	75	197	1,218		
Minn.	875	3	7	231	17	50	13	9	2	30	12	15	4	35	11	2	28	15	7	15	64	0		
Miss.	660	139	28	55	21	48	2	6	113	41	17	23	4	18	11	7	2	14	30	34	6	0		
Mo.	4,580	23	432	575	46	870	1,191	74	31	124	17	30	98	50	171	27	39	87	96	74	12	512		
Mont.	181	0	1	33	0	7	3	1	0	5	7	9	0	1	1	3	15	1	1	1	49	2		
Nebr.	655	2	10	143	2	27	46	1	4	17	17	69	5	15	6	16	13	7	7	27	26	1		
Nev.	414	3	4	184	3	14	4	3	1	10	4	7	9	6	1	16	16	7	2	12	5	4		
N. H.	334	1	0	10	7	8	1	0	1	4	2	1	3	24	1	2	1	3	0	3	1	261		
N. J.	5,057	41	16	484	472	91	16	62	26	80	19	43	975	106	15	27	1,272	44	58	63	95	1,032		
N. Mex.	284	0	14	46	2	10	12	1	4	7	4	10	1	4	1	37	5	3	5	66	3	4		
N. Y.	7,795	81	43	1,150	840	301	32	54	60	203	42	108	988	206	48	29	1,401	66	171	60	92	1,779		
N. C.	1,803	43	11	49	83	26	4	9	12	25	3	6	45	109	33	13	2	134	81	25	13	23		
N. Dak.	90	0	0	19	0	5	2	2	0	2	23	1	0	2	2	0	4	0	0	16	0	12		
Ohio	4,874	112	39	430	178	187	21	991	18	261	24	73	43	249	39	6	520	293	51	25	659	653		
Okla.	2,285	16	291	521	21	63	348	12	29	24	10	293	7	34	16	29	16	19	254	35	3	243		
Oreg.	1,418	15	50	302	1	50	28	6	16	12	67	92	7	27	8	110	13	9	69	208	8	311		
Pa.	5,381	35	31	511	319	133	15	63	36	250	9	42	967	766	549	14	12	44	70	45	290	1,145		
R. I.	967	9	2	88	43	17	2	8	2	14	2	6	24	95	12	6	4	29	6	14	7	9		
S. C.	601	24	6	14	34	14	5	0	2	16	1	0	14	66	4	7	1	61	30	8	4	7		
S. Dak.	84	0	2	19	1	5	1	0	0	3	13	2	0	3	3	1	3	0	0	1	10	0		
Tenn.	3,969	743	28	142	112	163	55	380	68	174	6	137	29	114	104	65	7	71	89	44	52	1,386		
Tex.	4,192	78	424	802	47	111	78	30	933	64	14	94	41	110	40	661	20	58	47	46	23	473		
Utah	773	8	17	248	2	62	7	3	8	7	6	32	0	24	11	22	14	5	4	13	30	3		
Vt.	121	0	0	1	7	1	0	0	1	0	0	0	4	28	0	0	0	0	0	0	0	79		
Va.	1,447	21	10	57	46	31	4	40	11	26	2	14	31	136	24	13	2	130	64	14	5	279		
Wash.	17,221	159	816	2,812	103	808	380	131	303	308	1,485	1,002	81	417	142	788	1,191	194	179	834	153	4,926		
W. Va.	1,359	18	2	49	29	22	1	127	1	65	1	8	17	34	434	3	0	132	28	10	2	104		
Wis.	821	1	13	116	19	111	8	5	6	140	130	28	9	33	17	9	10	14	5	13	24	8		
Wyo.	301	2	26	26	1	19	11	2	3	7	5	14	2	8	0	27	2	1	1	11	7	0		

¹ Represents all agent States with 2,475 claims or fewer in the quarter.

² Includes the following claims received from Canada: California, 5; Connecticut, 5; Illinois, 3; Maryland, 1; Minnesota, 6; Missouri, 1; New York, 32; Ohio, 2; Pennsylvania, 5; Washington, 9; Wisconsin

here, which affect time lapse, should also be considered in interpreting the data.

The July 4 and Labor Day holidays during the quarter helped lengthen the time lapse, since claimants due to report on a holiday are usually rescheduled to report on the same day in the following week. This procedure automatically adds 7 days to the time lapse of all the payments originally scheduled for a holiday.

During the quarter, 28 States took all their claims on a weekly basis, 10 States took all claims on a biweekly basis, and 12 States took both weekly and biweekly claims. In Texas a claim for benefits is taken only every 2 weeks for the statutory 2-week benefit period, but thereafter claims are received each week, and time lapse is measured from the end of the 2-week benefit period. Only North Carolina and Vermont took some of their in-

trastate claims at intervals of 3 weeks or more. North Carolina received 52 claims and Vermont 46 claims on this basis. Time-lapse data for these payments are not included in the tabulations.

In broad terms, without regard to type of claims taking, there was a general decline from the April-June period in the promptness with which payments were made during July-September. Exceptions were the in-

Table 7.—Interstate claims received, weeks compensated by interstate payments, and amount of interstate benefit payments, by liable State, October 1946

[Data reported by State agencies; corrected to Dec. 5, 1946]

Region and liable State	Initial		Continued		Weeks compensated	Benefits payments
	Total	Women	Total	Women		
Total.....	42,983	20,494	356,326	174,791	266,180	\$4,847,126
Region I:						
Conn.....	998	498	7,457	3,445	5,385	112,470
Maine.....	106	59	575	344	482	7,180
Mass.....	873	460	4,702	2,545	2,983	65,774
N. H.....	170	88	956	472	615	7,802
R. I.....	344	175	2,386	1,212	1,917	32,204
Vt.....	49	15	179	64	127	2,267
Region II-III:						
Del.....	154	64	1,124	484	759	12,288
N. J.....	1,872	940	12,427	6,231	8,517	174,929
N. Y.....	2,932	1,583	31,960	19,470	35,652	696,797
Pa.....	2,027	765	12,301	4,917	8,149	149,277
Region IV:						
D. C.....	396	205	2,560	1,075	1,883	32,556
Md.....	654	312	13,451	5,375	8,450	161,458
N. C.....	607	348	4,473	3,449	3,134	37,074
Va.....	426	213	3,718	1,791	2,545	34,548
W. Va.....	411	131	2,804	912	1,657	24,917
Region V:						
Ky.....	257	132	4,867	2,085	1,460	17,429
Mich.....	1,882	770	19,431	9,362	13,144	255,691
Ohio.....	1,952	923	18,720	8,416	9,057	173,701
Region VI:						
Ill.....	2,824	1,535	23,498	12,446	18,682	348,353
Ind.....	1,129	415	5,819	1,834	3,538	65,403
Wis.....	255	115	1,063	505	520	9,329
Region VII:						
Ala.....	897	223	3,706	1,253	2,784	49,680
Fla.....	914	460	5,098	2,973	3,649	50,731
Ga.....	654	315	2,819	1,581	1,537	22,517
Miss.....	216	98	1,310	647	955	12,064
S. C.....	172	67	916	475	497	7,341
Tenn.....	1,280	496	9,471	3,943	7,391	102,304
Region VIII:						
Iowa.....	237	136	916	450	652	10,635
Minn.....	311	160	1,825	1,047	1,112	17,842
Nebr.....	207	103	1,245	844	649	9,930
Neb.....	33	17	166	98	123	1,010
S. Dak.....	34	22	83	59	33	455
Region IX:						
Ark.....	350	116	4,152	1,613	2,650	35,227
Kans.....	1,210	535	8,261	2,643	5,790	87,994
Mo.....	1,522	880	11,123	7,145	5,434	90,492
Okla.....	662	378	4,395	2,448	3,284	54,274
Region X:						
La.....	568	256	3,073	1,474	2,392	37,966
N. Mex.....	65	21	624	244	322	4,578
Tex.....	1,277	532	7,239	2,591	4,374	69,351
Region XI:						
Calif.....	277	152	1,522	949	1,028	14,111
Idaho.....	67	29	225	114	130	2,153
Mont.....	57	28	277	143	149	2,037
Utah.....	179	88	1,226	548	1,011	23,384
Wyo.....	90	24	407	146	322	5,936
Region XII:						
Ariz.....	295	143	1,137	594	842	11,762
Calif.....	8,299	4,064	73,509	33,940	57,737	1,100,455
Nev.....	126	57	796	392	686	12,169
Oreg.....	435	206	6,807	3,459	5,913	97,281
Wash.....	2,300	1,087	27,314	15,660	25,121	473,038
Regions XIII and XIV:						
Alaska.....	200	21	1,016	124	486	7,530
Hawaii.....	34	9	597	151	471	10,832

Table 8.—Claims and payments for veterans' unemployment allowances, November 1946¹

State ²	Initial claims	Continued claims			Weeks compensated	Payments
		Total	Because of unemployment	Because of illness or disability		
Total.....	405,167	3,742,894	3,688,234	54,660	3,734,793	\$74,420,782
Ala.....	6,171	72,428	71,430	998	71,582	1,428,510
Alaska.....	332	1,085	1,080	5	1,123	22,368
Ariz.....	2,621	11,684	11,086	598	11,175	222,066
Ark.....	5,061	55,333	55,587	746	57,413	1,140,255
Calif.....	42,179	234,484	229,044	5,440	227,532	4,435,574
Colo.....	3,478	14,762	14,290	463	13,712	272,685
Conn.....	3,708	23,476	22,546	930	23,644	469,477
Del.....	1,206	7,979	7,903	76	7,536	148,785
D. C.....	1,158	20,430	20,110	320	15,275	304,374
Fla.....	6,467	63,625	62,399	1,226	65,196	1,300,812
Ga.....	8,099	77,092	76,194	898	71,089	1,418,152
Hawaii.....	337	1,673	1,670	3	953	18,702
Idaho.....	1,498	1,694	1,662	32	1,063	21,785
Ill.....	17,773	155,128	154,027	1,101	136,904	2,718,417
Ind.....	10,522	61,558	60,614	944	66,303	1,314,360
Iowa.....	4,420	23,938	23,128	810	27,619	547,884
Kans.....	5,302	32,482	31,526	956	30,186	598,608
Ky.....	7,060	186,391	185,649	742	186,391	3,723,363
La.....	8,143	49,014	48,519	495	89,953	1,786,715
Maine.....	2,712	21,061	20,520	541	19,118	379,986
Md.....	1,618	45,592	45,307	285	45,479	905,680
Mass.....	15,468	182,243	179,304	2,939	185,966	3,707,095
Mich.....	15,415	115,736	111,691	4,045	116,681	2,324,171
Minn.....	7,680	26,622	26,072	550	50,164	995,973
Miss.....	4,239	32,241	31,513	728	28,992	578,331
Mo.....	14,302	126,511	124,971	1,540	108,613	2,157,938
Mont.....	2,296	8,478	8,346	132	7,761	154,516
Neb.....	1,473	9,177	9,062	115	9,666	191,360
Nev.....	534	2,111	2,096	15	2,030	40,407
N. H.....	1,333	5,696	5,517	179	5,857	115,709
N. J.....	12,633	177,351	175,068	2,283	181,526	3,623,740
N. Mex.....	2,418	10,438	10,233	205	9,851	196,429
N. Y.....	61,781	458,849	451,908	6,941	437,190	8,710,599
N. C.....	5,808	42,974	41,253	1,721	42,120	831,579
N. Dak.....	1,304	3,474	3,429	45	2,635	62,139
Ohio.....	10,737	125,645	124,217	2,428	119,750	2,384,670
Okla.....	6,611	65,430	64,917	513	51,745	1,031,891
Oreg.....	6,617	22,917	22,577	340	19,900	395,945
Pa.....	28,346	445,405	442,608	2,797	457,132	9,130,980
P. R.....	1,701	69,701	67,854	1,847	76,352	1,526,050
R. I.....	2,177	32,775	32,126	649	32,441	646,662
S. C.....	3,946	30,584	29,998	586	55,698	1,110,841
S. Dak.....	1,007	4,598	4,582	16	4,117	81,876
Tenn.....	6,702	136,775	135,652	1,123	130,524	2,607,532
Tex.....	15,878	207,962	206,261	1,701	211,562	4,216,062
Utah.....	2,366	7,993	7,617	376	7,018	139,265
Vt.....	483	2,077	1,999	78	1,895	37,554
Wash.....	4,594	48,767	47,982	785	48,231	960,443
W. Va.....	10,228	32,394	32,001	393	33,625	666,771
Wis.....	8,999	113,931	112,688	1,243	102,007	2,036,520
Wyo.....	5,795	31,411	30,718	693	28,911	572,443
	501	719	674	45	547	10,763

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

² Includes Puerto Rico.

trastate second and subsequent payments, 83 percent of which were issued within 2 weeks, the same proportion as in the preceding quarter. In general, however, the record for July-September was considerably better than for January-March.

The proportions of intrastate pay-

Table 9.—Unemployment in week ended November 9, 1946, as reflected by continued claims for unemployment insurance¹ as percent of average monthly covered employment in 1945

Region and State	Claims ¹	Average monthly covered employment ² (in thousands)	Claims as percent of covered employment
Total.....	841,763	27,903.1	3.0
Region I:			
Connecticut.....	7,023	564.0	1.2
Maine.....	3,796	156.4	2.4
Massachusetts.....	33,222	1,314.7	2.5
New Hampshire.....	1,139	107.7	1.1
Rhode Island.....	5,568	212.5	2.6
Vermont.....	849	55.7	1.0
Region II-III:			
Delaware.....	1,571	75.7	2.1
New Jersey.....	46,671	1,116.0	4.2
New York.....	216,173	3,760.9	5.7
Pennsylvania.....	65,597	2,601.7	2.5
Region IV:			
District of Columbia.....	2,634	188.7	1.4
Maryland.....	8,442	465.8	1.8
North Carolina.....	5,951	524.1	1.1
Virginia.....	4,523	416.2	1.1
West Virginia.....	11,110	325.9	3.4
Region V:			
Kentucky.....	8,916	308.2	2.9
Michigan.....	30,266	1,354.8	2.2
Ohio.....	23,077	1,857.2	1.2
Region VI:			
Illinois.....	54,315	2,067.9	2.6
Indiana.....	8,028	779.1	1.0
Wisconsin.....	4,116	638.2	.6
Region VII:			
Alabama.....	9,453	394.0	2.4
Florida.....	8,088	317.6	2.5
Georgia.....	5,830	453.5	1.3
Mississippi.....	3,271	155.0	2.1
South Carolina.....	3,876	247.1	1.6
Tennessee.....	17,146	465.8	3.7
Region VIII:			
Iowa.....	3,790	288.1	1.3
Minnesota.....	5,177	455.7	1.1
Nebraska.....	1,832	138.0	1.3
North Dakota.....	384	22.7	1.3
South Dakota.....	505	37.1	1.4
Region IX:			
Arkansas.....	7,167	193.0	3.7
Kansas.....	6,980	223.6	3.1
Missouri.....	23,164	698.4	4.0
Oklahoma.....	11,642	241.2	4.8
Region X:			
Louisiana.....	13,642	356.8	3.8
New Mexico.....	740	59.8	1.2
Texas.....	14,222	958.0	1.5
Region XI:			
Colorado.....	1,378	157.6	.9
Idaho.....	650	66.6	1.0
Montana.....	1,418	71.1	2.0
Utah.....	2,326	96.1	2.4
Wyoming.....	230	39.6	.6
Region XII:			
Arizona.....	1,950	81.4	2.4
California.....	108,532	1,973.1	5.5
Nevada.....	728	29.2	2.5
Oregon.....	7,735	279.0	2.8
Washington.....	32,224	505.6	6.4

¹ Estimated number of continued claims for week in which the 8th of the month falls.

² Represents workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of the month.

ments made within 2 weeks are classified below by type of claims taking, type of payment, and type of week.

Type of week	Weekly		Biweekly	
	First payments	2d and subsequent payments	First payments	2d and subsequent payments
Total.....	70.4	88.7	46.4	64.4
Calendar.....	72.7	90.7	47.4	56.3
Flexible.....	68.4	86.6	46.1	66.4

These data show the vast difference in time lapse for claims taken weekly and for those taken biweekly. It is notable that, among States on a weekly basis, a larger proportion of the checks were issued within 2 weeks in calendar-week States than in flexible-week States. The low proportions in Pennsylvania, a flexible-week State which accounted for more than a fourth of all such payments, pulled down the average for the group (table 11). The reverse was true for second and subsequent payments in States receiving claims biweekly. The proportion of second and subsequent payments for flexible-week States

taking claims on a biweekly basis was weighted downward by the low proportion in Illinois, which accounted for more than a third of all these payments. The difference between the 2 types of weeks is more pronounced than the percentages of 66.4 and 56.3 would indicate, since only 1 calendar-week State in 7 paid as much as 65 percent of its second and subsequent payments within 2 weeks, while 11 out of 15 of the flexible-week States issued 80 percent or more of these payments within that time (table 10).

Intrastate First Payments

Claims taken weekly.—More than 70 percent of the 602,800 first payments, claims for which were taken weekly, were made within 2 weeks of the end of the compensable period (table 11). Of the 40 States which took all or part of their claims on a weekly basis, Alaska, Arizona, California, Hawaii, Maryland, Montana, Virginia, and Washington issued more than 90 percent of these payments within 2 weeks. It is significant that, of these 8, only Washington has a calendar week. Oregon reported an

Table 10.—Time elapsed in the issuance of intrastate benefit payments for total unemployment based on claims taken at biweekly intervals, 22 States, July-September 1946¹

State	First payments		Second and subsequent payments			
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		Within 2 weeks	In 6 weeks or more		Within 2 weeks	In 6 weeks or more
Total.....	173,855	46.4	16.0	2,540,771	64.4	5.9
Calendar week ² :						
Arkansas.....	40,597	47.4	10.3	490,817	56.3	5.5
Connecticut.....	13,009	53.1	5.1	68,450	63.0	2.9
Kansas.....	9,587	49.1	16.9	173,429	66.9	5.9
New Hampshire.....	679	68.2	15.9	6,780	50.0	7.5
Oklahoma.....	6	16.7	16.7	85	65.9	3.5
Tennessee.....	7,392	35.4	6.5	96,317	60.8	5.6
Vermont.....	9,987	45.8	13.4	145,756	49.9	6.1
Flexible week ³ :						
Alabama.....	37	75.7	5.4	0	0	0
Alabama.....	133,258	46.1	17.7	2,049,954	66.4	6.0
Georgia.....	40	12.5	12.5	1,093	94.4	0
Illinois.....	1,279	72.3	4.0	18,537	90.3	2.0
Louisiana.....	57,004	28.2	24.4	868,173	42.8	7.9
Maryland.....	8,409	84.0	4.2	129,923	87.4	1.6
Minnesota.....	106	86.8	1.9	3,323	92.3	1.6
Missouri.....	4,672	71.7	6.3	84,528	82.6	1.7
Nebraska.....	18,140	61.2	16.2	219,480	84.3	3.7
New Jersey.....	8	87.5	12.5	2,030	98.2	0
New Mexico.....	36,163	51.6	13.7	604,599	82.6	6.1
North Carolina.....	2	0	0	49	55.1	14.3
South Carolina.....	59	37.3	1.7	775	64.6	1.4
Virginia.....	2,584	47.5	11.0	26,401	74.5	5.6
West Virginia.....	2,010	73.4	4.1	43,348	87.6	.7
Wyoming.....	2,749	49.3	24.1	47,423	85.7	7.5
Wyoming.....	33	57.6	9.1	272	87.1	4.8

¹ Represents number of weeks elapsed between the end of the benefit period and the date of payment. Includes only those intrastate benefit payments from States which have a 1-week benefit period and which take all or a part of their claims on a biweekly basis.

² A calendar week is a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday.

³ A flexible week is a period of 7 consecutive days, the beginning of which is determined in relation to the date on which a claim is filed.

increase from 78 to 86 percent as new agency staff gained experience and the total number of payments issued decreased 65 percent. At the other end of the scale were 7 States which issued less than 60 percent of their first payments within 2 weeks on claims taken weekly.

Compared with the April-June

quarter, the proportion dropped in Pennsylvania from 79 to 55 percent and in Rhode Island from 76 to 42 percent. The decline in Pennsylvania was partially due to the fact that 50,000 miners' claims were paid for the week ended May 18, after a decision on an employer appeal. In the District of Columbia, Indiana, and

Michigan, however, the proportions were higher than in the April-June period. Arizona, Ohio, South Dakota, Texas, and Virginia showed notable improvements; the proportions of first payments made within 2 weeks were 10 or more percentage points above those for April-June. In West Virginia, 70 percent of the first pay-

Table 11.—Time elapsed in the issuance of intrastate benefit payments for total unemployment based on claims taken at weekly intervals, 41 States, July-September 1946¹

State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		Within 2 weeks	In 6 weeks or more		Within 2 weeks	In 6 weeks or more
Total.....	602,808	70.4	9.0	7,963,610	88.7	3.0
Calendar week ²	276,844	72.7	5.6	4,000,683	90.7	1.7
District of Columbia.....	1,653	35.5	7.6	19,413	76.9	3.2
Indiana.....	9,601	27.1	10.3	133,838	58.3	3.3
Kansas.....	3,994	82.1	5.0	53,697	92.7	2.4
Maine.....	2,660	82.3	4.2	71,893	95.7	1.2
Massachusetts.....	38,198	71.7	9.6	497,396	93.2	3.1
Nevada.....	342	86.5	2.3	4,527	96.2	3.3
New Hampshire.....	673	77.6	4.6	11,564	96.1	7.7
New York.....	137,790	72.0	4.8	2,268,627	91.3	1.0
Ohio.....	20,211	66.6	11.9	383,081	88.3	4.2
Oregon.....	3,877	86.0	5.2	85,527	95.8	1.6
Rhode Island.....	6,329	41.5	1.9	114,044	94.7	5.5
Utah.....	3,812	69.3	9.3	22,312	93.0	8.8
Vermont.....	3,226	70.4	11.1	9,529	93.5	1.6
Washington.....	43,161	92.7	8.5	268,387	95.6	6.6
Wisconsin.....	³ 4,317	70.7	8.3	56,849	91.1	2.8
Flexible week ⁴	325,964	68.4	11.8	3,962,927	86.6	4.4
Alabama.....	12,156	61.4	8.0	151,912	91.1	2.2
Alaska.....	15	100.0	0	204	89.2	0
Arizona.....	1,288	93.9	3.6	11,772	97.1	1.3
California.....	76,316	91.8	3.7	1,190,203	96.4	2.4
Colorado.....	1,411	83.7	9.1	21,769	95.0	1.5
Delaware.....	965	84.1	13.3	13,126	97.9	8.8
Florida.....	7,990	72.5	3.3	77,778	77.6	2.8
Georgia.....	3,336	82.5	3.9	40,823	93.0	2.1
Hawaii.....	95	90.5	0	470	98.7	2.8
Idaho.....	676	60.7	9.6	8,305	79.4	5.2
Iowa.....	3,797	71.3	13.4	37,776	85.1	6.1
Kentucky.....	7,050	3.8	24.1	107,966	16.1	13.1
Maryland.....	10,991	90.3	2.2	182,444	90.4	1.2
Michigan.....	79,670	59.0	9.7	732,999	86.0	5.2
Mississippi.....	2,210	82.1	4.8	22,334	89.4	3.0
Montana.....	665	97.1	6	10,423	98.2	8.8
Nebraska.....	1,659	78.4	5.4	16,666	89.9	2.6
New Mexico.....	249	22.9	20.1	2,750	80.4	5.1
North Carolina.....	6,247	72.2	8.1	68,912	89.9	3.2
North Dakota.....	127	81.1	4.7	1,970	92.2	1.4
Pennsylvania.....	87,639	55.0	23.7	1,055,388	80.6	6.7
South Dakota.....	344	86.3	2.9	1,370	95.1	2.1
Texas.....	13,082	73.0	13.8	68,530	86.9	6.3
Virginia.....	4,980	92.3	2.1	80,794	97.4	3.3
West Virginia.....	3,437	69.9	11.3	54,341	91.1	4.3
Wyoming.....	169	77.5	6.5	1,702	91.1	2.7

¹ Represents number of weeks elapsed between the end of the benefit period and the date of payment. Includes only those intrastate benefit payments from States which take claims on a weekly basis and from Texas where claims are filed in each week following the statutory 2-week benefit period.

² A calendar week is a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday.

³ Since Wisconsin State law does not provide for a benefit year, figure represents number of first payments in connection with each spell of unemployment.

⁴ A flexible week is a period of 7 consecutive days, the beginning of which is determined in relation to the date on which a claim is filed.

Table 12.—Time elapsed in the issuance of interstate benefit payments for all types of unemployment, by State, July-September 1946¹

State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		Within 2 weeks	In 6 weeks or more		Within 2 weeks	In 6 weeks or more
Total.....	59,845	23.9	21.2	916,135	36.5	10.6
Calendar week ²	26,964	22.3	14.7	360,126	36.9	6.9
Arkansas.....	1,567	26.1	2.4	7,556	25.2	1.3
Connecticut.....	1,061	23.5	25.6	25,329	60.0	5.9
District of Columbia.....	508	15.4	25.2	6,112	46.0	11.6
Indiana.....	1,075	5.1	37.7	27,099	20.1	14.8
Kansas.....	1,325	69.5	10.5	23,174	40.3	4.9
Maine.....	107	54.2	13.1	2,009	80.7	4.4
Massachusetts.....	796	27.8	35.3	10,726	68.4	12.5
Nevada.....	178	75.3	3.4	2,517	81.5	1.9
New Hampshire.....	74	70.3	5.4	1,343	91.2	2.4
New York.....	4,888	18.7	7	73,090	36.2	3.3
Ohio.....	1,458	6.7	27.2	37,310	10.6	11.6
Oklahoma.....	947	39.6	9.2	11,502	60.4	6.5
Oregon.....	1,205	55.1	5.7	25,743	54.9	3.7
Rhode Island.....	527	73.4	5.3	9,384	87.4	2.0
Tennessee.....	1,819	33.5	17.6	26,760	44.2	9.9
Utah.....	308	11.7	13.6	1,894	38.0	5.3
Vermont.....	40	37.5	20.0	930	86.3	3.7
Washington.....	8,873	8.1	18.2	63,954	16.6	6.7
Wisconsin.....	³ 208	30.3	32.2	3,695	61.4	9.8
Flexible week ⁴	32,881	25.3	26.5	556,009	36.3	13.0
Alabama.....	453	58.9	9.7	8,881	72.9	4.7
Alaska.....	156	44.2	0	2,180	51.4	1.5
Arizona.....	391	63.7	16.4	3,976	74.1	7.5
California.....	9,433	3.4	28.9	194,778	4.1	15.7
Colorado.....	374	65.5	4.3	4,628	69.6	3.0
Delaware.....	152	75.7	5.3	2,719	88.0	3.1
Florida.....	1,104	52.5	6.8	11,506	58.3	7.6
Georgia.....	422	48.8	7.8	6,982	67.5	3.9
Hawaii.....	74	5.4	13.5	792	14.8	11.1
Idaho.....	14	28.6	42.9	631	62.4	10.1
Illinois.....	4,077	2.9	44.9	61,206	7.9	19.4
Iowa.....	162	38.3	20.4	2,078	67.6	9.8
Kentucky.....	650	2	41.2	8,835	7	31.8
Louisiana.....	415	70.4	7.0	9,072	79.5	2.6
Maryland.....	1,628	65.0	10.1	61,201	81.2	2.5
Michigan.....	3,303	23.2	33.6	48,734	51.5	22.9
Minnesota.....	293	32.5	15.9	4,485	65.0	5.3
Mississippi.....	292	45.2	13.7	3,129	65.8	8.3
Missouri.....	1,415	42.5	22.2	21,287	63.0	5.7
Montana.....	49	89.8	0	926	90.6	1.4
Nebraska.....	218	61.5	12.4	3,742	76.7	4.1
New Jersey.....	1,699	40.4	24.4	33,427	61.9	11.8
New Mexico.....	118	23.7	31.4	1,435	62.9	7.5
North Carolina.....	700	48.0	10.6	6,196	69.5	5.5
North Dakota.....	34	38.2	5.9	345	40.9	9.6
Pennsylvania.....	1,707	21.9	28.7	24,383	37.4	13.7
South Carolina.....	152	39.5	20.4	1,873	67.5	7.7
South Dakota.....	17	23.5	11.8	119	63.0	4.2
Texas.....	1,774	38.6	27.2	9,040	52.1	14.5
Virginia.....	1,040	57.5	13.0	14,542	77.7	14.6
West Virginia.....	417	20.1	40.5	6,868	70.6	14.6
Wyoming.....	123	65.6	13.3	1,329	73.0	5.8

¹ Represents number of weeks elapsed between the end of the benefit period and the date of payment. Includes all interstate benefit payments regardless of the frequency of claims taking within the State.

² A calendar week is a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday.

³ Since Wisconsin State law does not provide for a benefit year, figure represents number of first payments in connection with each spell of unemployment.

⁴ A flexible week is a period of 7 consecutive days, the beginning of which is determined in relation to the date on which a claim is filed.

ments resulting from weekly claims were paid within 2 weeks. This State has a mandatory delay of 15 days to allow for additional appeals before payments can be made in disputed cases involving a decision by the central authority. This provision automatically adds 15 days to all disputed cases, unless the employer waives his right of appeal. The proportion in Massachusetts dropped from 78 to 72 percent, partly as a result of the heavier load of appealed cases and the greater time lapse for payments in appeals decisions.

Claims taken biweekly.—Of the 173,900 first payments on claims taken biweekly during the quarter, 46 percent were made within 2 weeks and 16 percent after 6 or more weeks. At the top of the list were Louisiana and Maryland, which issued 84 and 87 percent of these payments within 2 weeks. Maryland, however, made only 100 payments on claims received biweekly. Among the States with 100 or more of such payments, Georgia, Minnesota, Texas, and Virginia paid 70 percent or more within 2 weeks. On the other hand, Illinois, with 57,000 first payments, issued only 28 percent, and Oklahoma, with 7,400 first payments, issued only 35 percent. In Connecticut the drop from 68 to 49 percent was attributed to the volume of appealed cases during the quarter.

Intrastate Second and Subsequent Payments

Claims taken weekly.—During the quarter, 88.7 percent of the 7,963,600 second and subsequent payments based on weekly claims were paid within 2 weeks. Of the 41 States which received claims weekly, 27 were able to issue 90 percent or more of these payments within 2 weeks, and only 5—the District of Columbia, Florida, Idaho, Indiana, and Kentucky—issued less than 80 percent. In Florida the drop in the proportion to 78 percent from 91 percent in the preceding quarter was due to a mass lay-off in the cigar-manufacturing industry, which increased the claims load and therefore delayed the processing of payments. Indiana, however, showed an improvement over the last quarter with a rise from 51 to 58 percent in the proportion issued within

2 weeks. The District of Columbia also increased, from 68 to 77 percent, the proportion issued within 2 weeks. The 90 percent in North Carolina was an improvement over the April-June period, partly due to a lower volume of payments which meant a better relation of payments to check-writing capacity. Wyoming's 91 percent represented a notable improvement over the preceding quarter and was attributed to a reduced claims load. In Pennsylvania the drop from 91 to 81 percent was attributed to the inauguration on a State-wide basis of the scheduling of compensable claims according to social security number, a procedure that added 1-6 days to the over-all time lapse. Partly offsetting this factor, however, was the reduction of the backlog of pay orders awaiting location of control cards.

Claims taken biweekly.—Of the 22 States taking claims on a biweekly basis, 11 issued 80 percent or more of their intrastate second and subsequent payments within 2 weeks; these 11 States were all on a flexible-week basis. In 4 States—Alabama, Georgia, Maryland, and Nebraska—the proportions were above 90 percent, but in all but Georgia the volumes were very small. Illinois had the greatest volume, 868,200, and also issued the smallest proportion (43 percent) within 2 weeks. Both New Jersey and Missouri, with the second and third largest volumes, issued more than 80 percent within 2 weeks.

Interstate Payments for All Unemployment

During the July-September period, 24 percent of the 59,800 interstate first payments were issued within 2 weeks as compared with 32 percent of 94,100 such payments in April-June (table 12). The low proportions in California and Washington weighted the national average downward. In California, only 3 percent of the 9,400 interstate first payments were issued within 2 weeks; this low proportion was attributed to the 15,000 redeterminations and appealed cases, a shortage of personnel caused by termination of appointments for temporary personnel, and vacation schedules. Part of the drop in the proportion for Washington, from 21 to 8 percent, was due to the increase

from 3,800 to 8,900 in the volume of interstate first payments. Of the 17 States to show less promptness in the issuance of these payments, 12 reported a drop of 10 or more percentage points in the proportion issued within 2 weeks. In Arkansas the percentage dropped from 58 to 26, in Connecticut from 64 to 24, in Maryland from 88 to 65, in Utah from 48 to 12, and in Vermont from 90 to 38. In Ohio the low of 7 percent of these payments issued within the 2-week period was attributed to the fact that 78 percent of the interstate claims from agent States reached the Ohio central office 2 weeks or more after the end of the compensable period claimed. Of the 34 States to show improvement in making this type of payment, 16 increased the proportions paid within 2 weeks by more than 10 percentage points. Outstanding among these States were Alaska, where the percentage rose from 20 to 44; Colorado, from 22 to 66; Oklahoma, from 17 to 40; Oregon, from 32 to 55; and Texas, from 5 to 39.

During July-September, approximately 37 percent of the 916,100 interstate second and subsequent payments were issued within 2 weeks, as against 39 percent of 1,353,900 such payments in April-June. Despite this decline in the national average, 31 States reported improvement over the preceding quarter's records. California and Washington, which accounted for nearly a third of all the interstate second and subsequent payments, issued 4 and 17 percent, respectively, of these payments within the 2-week period. In these 2 States, the factors responsible for the delay in first payments, mentioned above, were also responsible for the delay in second and subsequent payments. In 5 States—Arkansas, California, Massachusetts, North Dakota, and Utah—the proportions of these payments made within 2 weeks dropped 10 or more percentage points from those in the preceding quarter. At the other extreme were 13 States in which this proportion rose 10 or more percentage points. Outstanding among these were the increases from 37 to 70 percent in Colorado, from 50 to 68 in Iowa, from 22 to 40 in Kansas, from 14 to 52 in Texas, and from 52 to 71 in West Virginia.

Nonfarm Placements

Nonfarm placements in November totaled 440,000, 20 percent less than in October and the smallest number reported since March. Nonagricultural employment, estimated at 49.1 million, reached a new high even above the wartime peak. Only 3 States reported increases in placements—Florida, of 10.2 percent, Illinois, 0.4 percent, and North Dakota, 7.6 percent.

The number of unemployed veterans in November, as estimated by

Table 13.—Nonfarm placements by State, November 1946

U. S. Employment Service region and State	Total	Women	Veterans ¹
Total	440,468	134,062	157,826
Region I:			
Connecticut.....	7,255	2,443	2,710
Maine.....	4,595	793	854
Massachusetts.....	6,827	3,072	3,833
New Hampshire.....	2,593	474	731
Rhode Island.....	2,530	1,031	983
Vermont.....	1,261	248	547
Region II:			
New York.....	63,780	29,692	14,005
Region III:			
Delaware.....	716	304	225
New Jersey.....	10,843	4,926	3,289
Pennsylvania.....	19,544	6,736	8,281
Region IV:			
District of Columbia.....	1,654	555	521
Maryland.....	4,889	1,214	1,931
North Carolina.....	8,794	2,599	3,673
Virginia.....	6,028	1,712	2,128
West Virginia.....	2,638	847	1,031
Region V:			
Kentucky.....	3,353	1,017	1,476
Michigan.....	13,492	2,679	6,353
Ohio.....	23,435	6,574	8,114
Region VI:			
Illinois.....	21,866	4,364	7,636
Indiana.....	9,131	2,956	2,922
Wisconsin.....	8,203	2,302	3,721
Region VII:			
Alabama.....	13,948	3,290	5,173
Florida.....	14,512	6,143	4,754
Georgia.....	8,250	2,026	2,992
Mississippi.....	4,785	1,215	1,758
South Carolina.....	5,604	1,285	2,075
Tennessee.....	10,358	3,109	3,821
Region VIII:			
Iowa.....	5,818	1,247	2,945
Minnesota.....	9,070	1,648	3,836
Nebraska.....	2,834	508	1,211
North Dakota.....	1,550	337	581
South Dakota.....	1,167	192	562
Region IX:			
Arkansas.....	6,130	1,877	1,870
Kansas.....	4,981	1,299	2,062
Missouri.....	8,857	2,495	3,814
Oklahoma.....	6,678	1,781	2,514
Region X:			
Louisiana.....	3,939	1,141	1,560
New Mexico.....	2,287	364	1,121
Texas.....	36,141	10,134	13,743
Region XI:			
Colorado.....	5,870	813	2,823
Idaho.....	2,841	430	1,404
Montana.....	1,588	184	749
Utah.....	2,423	527	1,049
Wyoming.....	999	133	446
Region XII:			
Arizona.....	3,231	726	1,206
California.....	36,170	11,453	13,068
Nevada.....	1,932	580	833
Oregon.....	6,742	1,336	2,827
Washington.....	6,366	1,341	2,345

¹ Represents placements of veterans of all wars.

Source: Department of Labor, U. S. Employment Service.

the Bureau of the Census, is the lowest since demobilization reached its peak in the winter of 1945; the decline of 22 percent in placements of veterans broke the almost continuous increase since February in such placements. Forty-six States reported declines, ranging from 1.2 percent in North Dakota to 48.0 percent in

Washington; 29 States had declines of more than 20 percent. Only 3 States—Florida, Illinois, and Vermont—reported slight increases.

Placements of women dropped 15.3 percent for the country as a whole but increased in 5 States. The increases ranged from 1 percent in Colorado to 24 percent in North Dakota.

Old-Age and Survivors Insurance

Applicants for Account Numbers, July–September 1946

In the third quarter of 1946, for the first time since April–June 1943, more social security accounts were established than in the corresponding quarter of the preceding year. This reversal of trend presumably resulted from the curtailment of inductions into the armed forces, the still appreciable though diminishing flow of discharged servicemen into the labor force, and the heavy demand for labor in expanding manufacturing, trade, and service establishments.

The 966,000 applications constituted the largest quarterly total since the end of the war and represented a 7-percent increase from the third quarter of 1945. Men and women contributed about equally to the rise; the gain was 8 percent for men and 7 percent for women. Women and girls, however, continued to outnumber men and boys. The proportion of male applicants, which had been increasing rapidly in the 3 quarters since the be-

ginning of large-scale demobilization, was virtually the same this quarter as in the comparable quarter of the preceding year.

The increase in the number of applicants was confined largely to persons aged 20 and over and almost entirely to white applicants. The number of applications received from persons in these ages was 17 percent larger than in July–September 1945, while the number of accounts established for persons under age 20 increased by only 2 percent. As a result of the "Selective Service holiday," however, the number of male applicants aged 18–21 more than doubled.

In contrast to a 12-percent increase in the number of white applicants, the number of accounts established for Negroes was 12 percent less than in July–September 1945. Negroes constituted slightly less than 14 percent of the total, as compared with 17 percent a year earlier and a wartime peak of 19 percent in the third quarter of 1944.

Table 1.—Number of applicants for account numbers, by year, 1940–45, and first, second, and third quarters 1946, and estimated number of living account-number holders at end of each period

Period	Applicants for account numbers		Estimated number of living account-number holders 14 years and over as of end of period ¹			
	Total during period	Cumulative total as of end of period	Number	Percent of estimated population 14 years and over ²		
				Total	Male	Female
1940.....	5,227,084	54,225,212	49,900,000	48.7	66.6	30.9
1941.....	5,677,901	60,903,113	56,000,000	54.0	72.0	36.0
1942.....	7,638,175	68,541,288	63,000,000	60.2	77.4	43.2
1943.....	7,425,670	75,966,958	69,400,000	65.7	80.7	50.8
1944.....	4,536,948	80,503,906	72,900,000	68.4	82.3	54.7
1945.....	3,321,384	83,825,290	75,300,000	70.0	83.4	56.9
January–March 1946.....	590,651	84,415,941	75,700,000	70.3	83.6	57.2
April–June 1946.....	770,244	85,186,185	76,300,000	70.6	83.8	57.6
July–September 1946.....	966,483	86,152,668	77,000,000	71.1	84.1	58.2

¹ Estimated by adjusting the cumulative total of accounts established for duplications as well as for deaths; includes Alaska and Hawaii. Data subject to revision.

² Population 14 years of age and over estimated by the Bureau of the Census; includes Alaska and Hawaii.

Table 2.—Distribution of applicants for account numbers, by sex, race, and age group, July-September 1946

Age group	Total			Male			Female		
	Total	White ¹	Negro	Total	White ¹	Negro	Total	White ¹	Negro
Total.....	966,483	832,970	133,513	461,069	398,578	62,491	505,414	434,392	71,022
Under 15.....	94,327	82,448	11,879	62,527	53,969	8,558	31,800	28,479	3,321
15-19.....	488,175	425,980	62,195	224,613	193,231	31,382	263,562	232,740	30,813
20-29.....	253,030	207,109	45,921	121,469	104,261	17,208	131,561	102,848	28,713
30-39.....	108,636	93,978	14,658	37,609	33,482	4,127	68,027	60,496	7,531
40-49.....	13,046	12,160	886	6,505	5,976	529	6,541	6,184	357
50-59.....	7,070	6,512	558	4,389	4,006	383	2,681	2,506	175
60-69.....	4,990	4,654	336	3,817	3,541	276	1,173	1,113	60
70 and over.....	209	129	80	140	112	28	69	17	52
Unknown.....									

¹ Represents all races other than Negro.

Both the absolute and relative number of accounts established for elderly persons continued to decline. The 25,000 applicants aged 60 and over formed less than 3 percent of the total and represented a 5-percent decrease from the number in the third quarter of 1945.

By the end of September, 86.2 million employee accounts had been established. An estimated 77.0 million living persons, or 71 percent of the estimated population aged 14 and over, held account numbers.

Monthly Benefits in Current-Payment Status, November 1946

At the end of November more than 1.6 million persons had benefits in current-payment status at a monthly

rate totaling \$30.8 million (table 4). The net increase of 20,300 beneficiaries was less than for any month since December 1944.

As in October, there was a decrease in the number of widow's current benefits in current-payment status. While the total number of widow's current benefits in force has continued to rise, the increase each month has been smaller and smaller, dropping from 2,000 in March to 500 in November. This downward trend in rate, together with an increase in suspension actions and a smaller number of reinstatements during the last few months, resulted in the decline in the number in current-payment status.

For all types of benefits except wid-

ow's benefits, fewer awards were processed during November than in any other month of 1946. For survivor benefit awards, this decline came mainly because a majority of the November awards result from deaths during the late summer months, when death rates are low.

Under the 1946 amendments, entitlement to primary benefits became retroactive for as much as 3 months, just as entitlement to supplementary and survivor benefits has been. The new provision, which became effective with applications filed after December 31, 1946, contributed to some extent to the decrease in the number of primary and, hence, of wife's benefits in November. If a claimant who could have been entitled to primary benefits in October did not file until November, he would have lost benefits for October. By waiting until January 1947 to file an application, however, he became entitled to benefits beginning with October. Field offices have been instructed to advise claimants as to the most advantageous filing date.

Monthly benefit certifications in November amounted to \$32.3 million. Lump-sum certifications totaled \$2.0 million, about one-fifth less than in October. Included in these amounts are \$68,600 certified for monthly benefits and \$143,500 for lump sums, payable under the 1946 amendments to survivors of veterans of World War II.

Table 3.—Distribution of account-number applicants under 20 years of age, by sex and age, July-September, 1946 and 1945

Age	Total			Male			Female		
	July-September		Percentage change	July-September		Percentage change	July-September		Percentage change
	1946	1945		1946	1945		1946	1945	
Under 20, total.....	582,502	570,369	+2.1	287,140	293,682	-2.2	295,362	276,687	+6.7
Under 18, total.....	464,969	483,425	-3.8	241,553	268,412	-10.0	223,416	215,013	+3.9
Under 14.....	31,851	48,941	-34.9	14,409	38,205	-63.1	7,442	10,736	-30.7
14.....	62,476	79,892	-21.8	38,118	51,217	-25.6	24,358	28,675	-15.1
15.....	99,957	116,170	-14.0	54,360	66,644	-18.4	45,597	49,526	-7.9
16.....	165,205	146,772	+12.6	78,029	72,052	+8.3	87,176	74,720	+16.7
17.....	105,490	91,650	+15.1	46,637	40,294	+15.7	58,853	51,356	+14.6
18.....	77,812	59,557	+30.7	29,250	18,247	+60.3	48,562	41,310	+17.6
19.....	39,721	27,387	+45.0	16,337	7,023	+132.6	23,384	20,364	+14.8

Table 4.—Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and month, November 1945–November 1946, and monthly benefit actions, by type of benefit, November 1946

[Amounts in thousands; data corrected to Dec. 17, 1946]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1945														
November	1,255,792	\$23,164.5	501,786	\$12,131.6	154,101	\$1,974.1	383,054	\$4,767.9	91,715	\$1,851.0	119,013	\$2,359.9	6,123	\$80.0
December	1,288,107	23,501.1	518,234	12,538.2	159,108	2,039.9	390,134	4,857.5	93,781	1,893.1	120,581	2,391.4	6,209	81.1
1946														
January	1,324,406	24,573.0	538,006	13,057.9	164,909	2,119.4	397,062	4,948.3	96,105	1,941.0	122,121	2,424.3	6,293	82.2
February	1,362,473	25,374.3	558,757	13,599.7	171,057	2,203.7	404,092	5,040.5	98,531	1,989.9	123,670	2,457.3	6,366	83.2
March	1,403,698	26,232.6	581,084	14,171.8	177,795	2,293.6	411,429	5,138.2	101,409	2,048.1	125,515	2,496.3	6,466	84.5
April	1,441,074	26,978.7	600,759	14,657.3	183,570	2,368.3	419,153	5,236.3	104,035	2,101.2	126,999	2,527.9	6,568	85.7
May	1,474,015	27,633.1	617,562	15,076.0	188,668	2,435.3	426,141	5,324.1	107,254	2,166.2	127,756	2,544.8	6,634	86.6
June	1,502,085	28,210.8	632,038	15,443.3	193,241	2,496.6	431,202	5,391.2	110,168	2,225.9	128,088	2,565.8	6,748	88.1
July	1,527,880	28,771.9	646,906	15,835.0	197,947	2,560.1	433,533	5,420.1	113,092	2,294.5	129,437	2,584.2	6,875	90.0
August	1,553,914	29,326.1	661,781	16,212.6	202,930	2,627.8	436,144	5,450.5	116,213	2,347.9	129,882	2,596.1	6,964	91.1
September	1,579,112	29,825.5	673,438	16,509.0	206,794	2,679.7	442,905	5,541.6	118,839	2,400.7	130,070	2,601.9	7,066	92.6
October	1,606,412	30,374.1	685,626	16,825.8	210,622	2,733.3	451,480	5,661.8	121,951	2,464.0	129,520	2,594.6	7,204	94.5
November	1,626,693	30,777.8	695,132	17,063.3	213,725	2,775.0	457,120	5,741.6	124,451	2,515.0	128,965	2,587.0	7,300	95.8
Monthly benefit actions, November 1946:														
In force ² beginning of month	1,828,486	34,954.3	803,219	19,759.3	239,472	3,107.8	482,546	6,045.2	124,079	2,505.9	171,874	3,440.5	7,296	95.7
Benefits awarded in month	35,316	694.9	15,416	384.7	5,582	73.5	8,232	110.4	2,908	58.8	3,053	65.7	125	1.7
Entitlements terminated ³	12,141	222.1	3,699	92.2	1,922	24.4	3,558	46.6	393	7.5	2,549	51.0	30	.4
Net adjustments ⁴	19	11.8	73	7.9	74	1.7	-151	.8	26	.5	-1	1.0	-2	(⁵)
In force end of month	1,851,680	35,438.9	815,009	20,059.7	243,206	3,158.6	487,069	6,109.8	126,630	2,557.7	172,377	3,456.1	7,389	97.0

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefits are terminated when a beneficiary dies or loses entitlement to benefits for the reasons specified in 1939 amendments, sec. 202.

⁴ Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203(a) and (b), and from other administrative actions.

⁵ Less than \$50.

Public Assistance

State and Local Expenditures for Assistance in Relation to Income Payments

From 1940 to 1945, a substantial change downward occurred in most States in the proportion of total income payments represented by expenditures for public assistance from State and local funds.¹ During this period, income payments increased at a spectacular rate in all States. This upward sweep was accompanied by a decline in State and local expenditures for public assistance in 21 States and by a percentage increase in assistance expenditures smaller than that in income payments in 22 States. In the remaining 6 States—Alabama, Arkansas, Mississippi, New Mexico, Texas, and Washington—the percentage increase in assistance expenditures exceeded that in income payments, and in these States therefore a rise in the ratio of assistance

expenditures to income payments took place from 1940 to 1945 (table 1).

For the country as a whole, State and local expenditures for assistance represented not quite 1 percent of total income payments in 1940; by 1945, following an increase of 100 percent in income payments and a decline of 11 percent in State and local assistance expenditures, this proportion had shrunk by more than half, to 0.43 percent. The 11-percent decline in State and local assistance expenditures was accounted for primarily by the very large decline in expenditures for general assistance during the period—74 percent. Expenditures for the special types of public assistance, on the other hand, were about 60 percent greater in 1945 than in 1940; because of the greater relative increase in income payments, however, these expenditures comprised only 0.36 percent of income payments in 1945 in contrast to 0.44 percent in 1940.

The relationship of State and local expenditures for public assistance to total income payments is one measure—though admittedly rough—of the effort made by the States to support public assistance programs. It can be argued that a poor State that spends the same proportion of income payments as a rich State is actually putting forth relatively greater effort, because the margin of income available for all governmental services including public assistance is smaller in a poor than in a rich State. Furthermore, use of this measure omits from consideration the entire tax effort exerted by a State, which also is a factor of considerable importance in determining whether or not a State could reasonably be expected to increase the amounts made available for public assistance. Thus the ratio of assistance expenditures to income payments may be low (1) when entire tax effort is low even though the proportion directed to public assistance is average or above, or (2) when the total tax effort is high and the proportion directed to public assistance

¹ See footnote, table 1.

is relatively low. In the first situation, it might be feasible to increase the funds available for public assistance by increasing the over-all tax burden. States finding themselves in the second situation, however, probably would be reluctant to increase expenditures for public assistance since this would result in increasing a total tax burden already above average. Since data on State and local tax revenues are not available for a year later than 1942, current State and local expenditures for public assistance can be related only to data on income payments.

Because of the wide variations among States in per capita income, the amount of State and local expenditures per inhabitant available for public assistance in States exerting roughly the same amount of effort varies widely. In both Arkansas and New York, for example, expenditures from State and local funds for public assistance in 1945 represented the same proportion (0.32 percent) of total income payments. In other words, for every \$10 of income available to the inhabitants of these two States, about 3 cents was drawn off in State and local tax revenues and expended

for public assistance. Each State may be said, therefore, to have made approximately the same effort to support the public assistance programs. Residents of Arkansas, however, had on the average \$654 of income in contrast to an average of \$1,595 for New Yorkers. Consequently, the amount of State and local funds raised per inhabitant for public assistance in Arkansas—\$2.19—was only about 40 percent of the \$5.38 available in New York on the basis of the same effort. As shown in chart 1, other pairs or groups of States presenting a similar contrast were as follows:

Table 1.—Expenditures for public assistance from State and local funds: Percentage change, 1940 to 1945; percent of income payments, 1940 and 1945; and amount expended per inhabitant, 1945¹

State	State and local expenditures for public assistance			
	Percentage change, 1940 to 1945	Percent of income payments		Amount expended per inhabitant, 1945
		1940	1945	
United States average.....	-11.3	0.96	0.43	\$5.05
Alabama.....	+163.5	.25	.25	1.83
Arizona.....	+38.1	1.04	.59	5.81
Arkansas.....	+152.0	.30	.32	2.19
California.....	-12.4	1.41	.62	8.50
Colorado.....	+20.0	2.01	1.15	13.41
Connecticut.....	-24.9	.63	.26	3.81
Delaware.....	-20.5	.26	.11	1.67
District of Columbia.....	-5.7	.15	.08	1.56
Florida.....	+137.8	.46	.41	4.75
Georgia.....	+135.3	.26	.26	2.01
Idaho.....	+32.9	.90	.55	6.07
Illinois.....	-30.5	1.15	.43	6.06
Indiana.....	-27.7	.87	.29	3.46
Iowa.....	-5.9	1.02	.47	6.27
Kansas.....	+6.9	1.03	.43	5.01
Kentucky.....	+35.1	.37	.23	1.77
Louisiana.....	+47.7	.76	.49	4.03
Maine.....	-8.7	1.15	.55	5.86
Maryland.....	-10.2	.47	.20	2.53
Massachusetts.....	-10.7	1.25	.66	9.02
Michigan.....	+27.9	.78	.51	6.28
Minnesota.....	-24.4	1.40	.56	6.07
Mississippi.....	+186.0	.26	.28	1.68
Missouri.....	+42.4	.81	.58	6.30
Montana.....	+20.3	.77	.55	6.58
Nebraska.....	+17.4	.93	.46	5.36
Nevada.....	+8.9	.54	.27	3.97
New Hampshire.....	-26.4	1.10	.49	4.56
New Jersey.....	-55.2	.60	.15	2.05
New Mexico.....	+144.7	.47	.51	4.48
New York.....	-51.7	1.16	.32	5.38
North Carolina.....	+14.8	.33	.16	1.29
North Dakota.....	+45.3	.82	.48	5.44
Ohio.....	-22.0	.89	.35	4.50
Oklahoma.....	+113.2	1.24	1.20	11.31
Oregon.....	+74.6	.77	.54	7.10
Pennsylvania.....	-48.7	1.42	.41	4.97
Rhode Island.....	-13.9	.81	.38	5.08
South Carolina.....	+124.3	.27	.26	1.83
South Dakota.....	-4.7	1.15	.44	5.04
Tennessee.....	+37.6	.47	.26	2.13
Texas.....	+212.3	.34	.45	4.43
Utah.....	+27.8	1.55	.52	8.87
Vermont.....	-2.8	.61	.35	3.59
Virginia.....	+26.6	.20	.12	1.03
Washington.....	+282.7	.82	1.16	17.67
West Virginia.....	-8	.52	.27	2.30
Wisconsin.....	-39.2	1.34	.38	4.49
Wyoming.....	+28.7	.59	.42	4.87

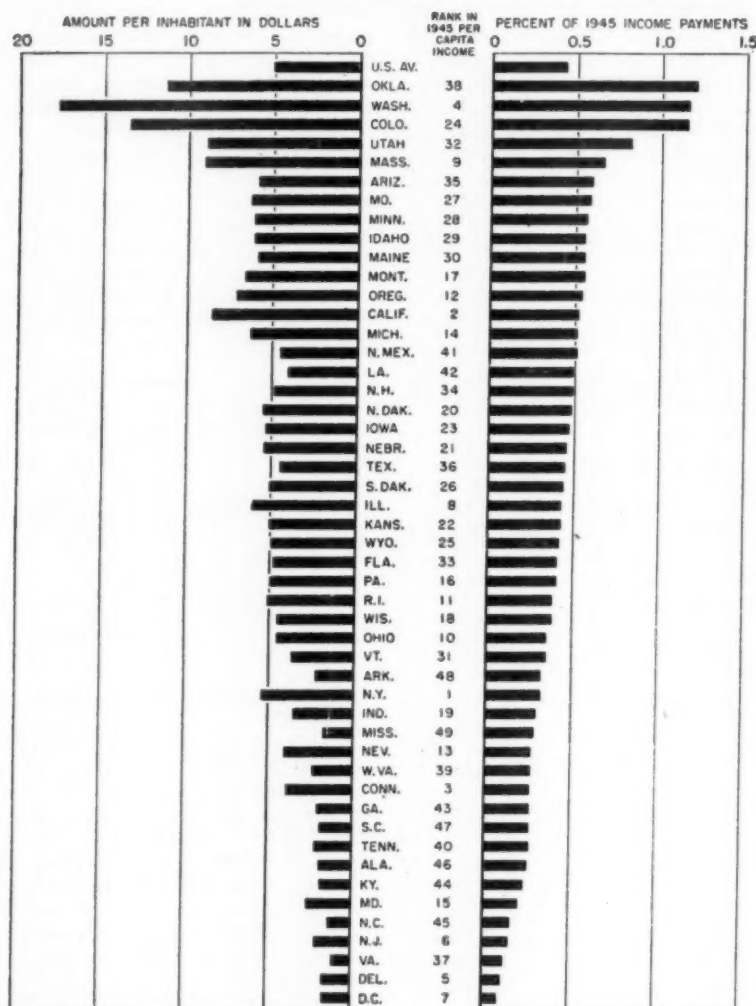
¹ Expenditures for public assistance from State and local funds exclude amounts spent for administration and are for the calendar year 1940 and the

fiscal year 1945-46; these expenditures are related respectively to income payments for 1940 and 1945.

Higher-income States	Lower-income States
Washington	Oklahoma
Michigan	New Mexico
Illinois	South Dakota
Ohio	Kansas
Nevada	Vermont
Connecticut	West Virginia
Maryland	Mississippi
New Jersey	Tennessee
Delaware	Georgia
	South Carolina
	Kentucky
	North Carolina
	Virginia

Included among the 28 States in which State and local expenditures for assistance increased in the period 1940-45 were 23 of the 30 States with below-average per capita income. Percentage increases of 100 or more occurred in 10 States. All but one of these States were below average in per capita income, and 7 were among the 12 States with lowest per capita income. Despite these unprecedented increases in State and local expenditures for assistance in the lowest-income States, only 3—Oklahoma, New Mexico, and Louisiana—made better-than-average effort to support the public assistance programs in 1945. On the other hand, 6 of the 12 lowest-income States—Georgia, South Carolina, Tennessee, Alabama, Kentucky, and North Carolina—were among the 12 States making the least effort (chart 1).

Even if the lowest-income States that were making less-than-average effort in 1945 had made at least average effort, the amounts per inhabitant they could have raised would have been well below the national average. Thus Mississippi, with the lowest per capita income, would have raised

Chart 1.—Expenditures for public assistance from State and local funds, 1946¹¹ Fiscal year 1945-46.

\$2.58 per inhabitant—about 50 percent of the national average—and West Virginia, which ranked at the top in this group of low-income States, would have had \$3.66 per inhabitant or less than three-quarters of the national average; and the other States would have fallen between these extremes. Since the lowest-income States, in general, are those in which the proportion of the population receiving assistance is relatively large, it is reasonable to assume that the amounts expended per inhabitant should be larger rather than smaller than the average for the country as a

whole if individual assistance grants are to be comparable to those in States with higher per capita incomes.

The recent amendments to the Social Security Act made additional funds available to all States for a 15-month period ending December 31, 1947. Under these amendments, if State and local expenditures remain at 1945 levels, it is anticipated that the largest percentage increases in Federal funds in general will occur in the lowest-income States. These are the States in which average payments in general are relatively low. In these States the Federal share of total pay-

ments will be considerably more than 50 percent under the new matching provisions. For these 15 months, therefore, it is to be expected that the total amounts expended per inhabitant from Federal, State, and local funds will increase relatively more in the low than in the high-income States.

Program Operations

Small additions to the case loads for all types of public assistance occurred in November. The largest increase—2.8 percent in general assistance—followed the customary seasonal trend for this program. The rise of 2.3 percent in the number of families receiving aid to dependent children was the highest since April; seasonal increase in need together with the additional Federal funds made available by the recent amendments to the Social Security Act contributed to this rise. The November addition of 0.9 percent to the old-age assistance rolls was greater than in months before October, primarily because several States started to make separate payments to wives who previously had been aided through joint payments to their husbands and had not been reported as recipients. The rise of 0.6 percent in the number of recipients of aid to the blind represents the average monthly increase for this type of aid in 1946.

As in October, the recent amendments had a more pronounced effect on payments than on the number of recipients, although the monthly increase in total payments was much smaller in November. Total payments for old-age assistance and for general assistance increased 2.5 percent, those for aid to the blind, 1.8 percent, and those for aid to dependent children, 3.4 percent. For the country as a whole, average payments for each of the special types of assistance increased less than \$1 over the October averages; and for general assistance the average declined slightly.

In several States, however, the changes in average payments since the increased Federal participation became effective October 1 have been noteworthy. The amendments made possible an increase of \$5 per match-

Table 2.—Public assistance in the United States, by month, November 1945–November 1946¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients												
1945												
November		2,047,405	268,213	683,899	70,886	242,000		+0.4	+2.0	+2.2	+0.3	+1.3
December		2,055,859	274,301	701,251	71,454	256,000		+4	+2.3	+2.5	+3	+5.5
Percentage change from previous month												
1946												
January		2,059,344	279,892	716,700	71,655	276,000		+2	+2.0	+2.2	+3	+7.6
February		2,062,672	286,245	733,670	72,041	295,000		+2	+2.3	+2.4	+5	+6.7
March		2,071,092	292,741	751,839	72,352	303,000		+4	+2.3	+2.5	+5	+2.8
April		2,088,031	300,938	772,570	72,739	292,000		+8	+2.8	+2.8	+5	+3.6
May		2,098,977	307,069	786,712	73,427	283,000		+5	+2.0	+1.8	+9	+3.2
June		2,108,216	311,294	799,414	73,980	278,000		+4	+1.4	+1.6	+8	+1.6
July		2,116,505	314,516	806,558	74,406	279,000		+4	+1.0	+1.9	+6	+3
August		2,128,635	318,571	816,886	74,823	280,000		+5	+1.3	+1.3	+6	+4
September		2,134,585	323,360	829,309	75,253	282,000		+4	+1.5	+1.5	+6	+7
October		2,155,890	329,691	844,589	75,705	290,000		+1.0	+2.0	+1.8	+6	+2.8
November		2,174,616	337,197	862,356	76,197	298,000		+9	+2.3	+2.1	+6	+2.8
Amount of assistance												
Percentage change from previous month												
1945												
November	886,658,834	862,828,837	\$13,772,103		\$2,363,894	\$7,694,000	+1.7	+1.1	+4.6		+0.6	+2.1
December	88,557,991	63,489,317	14,278,439		2,395,235	8,395,000	+2.2	+1.1	+3.7		+1.3	+0.1
Percentage change from previous month												
1946												
January	90,358,194	63,963,660	14,728,554		2,402,980	9,263,000	+2.0	+7	+3.2		+3	+10.3
February	92,070,887	64,419,356	15,273,581		2,426,950	9,851,000	+1.9	+7	+3.7		+1.0	+7.4
March	93,616,319	64,877,555	15,772,377		2,443,387	10,623,000	+1.7	+7	+3.3		+7	+5.7
April	95,698,365	65,445,101	16,195,125		2,463,139	9,465,000	-1	+9	+2.7		+8	+10.1
May	94,247,612	65,877,228	16,475,590		2,491,794	9,403,000	+7	+7	+2.7		+1.2	-7
June	94,691,786	66,363,812	16,717,447		2,518,527	9,092,000	+5	+7	+1.5		+1.1	-3.3
July	95,779,264	66,985,744	16,862,803		2,541,717	9,389,000	+1.2	+9	+1.9		+9	+3.3
August	97,110,506	67,663,188	17,225,179		2,567,139	9,655,000	+1.4	+1.0	+2.1		+1.0	+2.8
September	98,953,449	68,634,794	17,918,209		2,604,446	9,796,000	+1.9	+1.4	+4.0		+1.5	+1.5
October	107,499,562	74,219,288	19,731,068		2,714,606	10,834,000	+8.6	+8.1	+10.1		+4.2	+10.6
November	110,356,697	76,080,252	20,411,575		2,763,870	11,101,000	+2.7	+2.5	+3.4		+1.8	+2.5

¹ Partly estimated and subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

Table 3.—Old-age assistance: Recipients and payments to recipients, by State, November 1946¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1946 in—		November 1945 in—				Total amount	Average	October 1946 in—		November 1945 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total	2,174,616	\$76,080,252	\$34.99	+0.9	+2.5	+6.2	+21.1	Mo.	108,386	\$3,701,442	\$34.15	+0.8	+1.2	+7.3	+42.4
Ala.	43,345	814,646	18.79	+3.8	+2.7	+28.2	+55.6	Mont.	10,613	389,451	36.70	+2	+1.5	-5	+14.3
Alaska	1,374	58,780	42.78	+2	+1.5	+2.2	+13.2	Nebr.	24,766	905,684	36.57	+6	+1.3	+3.7	+20.6
Ariz.	9,871	488,145	49.45	-7	-7	+4.1	+33.1	Nev.	1,943	82,509	42.46	+2	+1.0	+3	+10.5
Ark.	29,743	629,758	21.17	+2.8	+25.6	+14.8	+46.9	N. H.	6,648	227,140	34.17	+5	+1.3	+1.6	+14.3
Calif.	165,124	8,530,031	51.96	+4	+4	+4.0	+13.9	N. J.	22,965	902,524	39.30	+1	+2.0	-1.2	+10.5
Colo.	41,175	1,708,726	41.50	+8	+8	+2.2	+2.3	N. Mex.	7,252	264,130	36.42	+1.5	+15.4	+18.8	+39.9
Conn.	14,901	627,608	42.12	+5	(²)	+5.5	+12.0	N. Y.	105,186	4,528,913	43.06	+1	+1.4	+1.5	+15.6
Del.	1,180	23,613	20.01	+2	+1.0	-3.1	+11.8	N. C.	34,771	534,781	15.38	+9	+7.6	+5.8	+22.2
D. C.	2,277	88,873	39.03	+6	+1.2	-3.1	+2.1	N. Dak.	8,833	332,811	37.68	+4	+1.7	+2.2	+13.6
Fla.	48,668	1,736,737	35.69	+1.3	+1.6	+15.2	+39.5	Ohio	119,056	4,528,631	38.04	+8	+12.6	+1.7	+25.8
Ga.	73,355	1,093,714	14.91	+1.5	+7.4	+9.9	+39.6	Ore.	90,130	3,798,232	42.14	+1.2	+1.2	+10.9	+33.0
Hawaii	1,540	41,070	26.67	+7	+2.0	+6.0	+16.1	Pa.	21,575	955,811	44.30	+4	+9	+5.9	+22.6
Idaho	10,206	423,513	41.50	+4	+6	+5.4	+35.6	R. I.	89,019	3,034,953	34.09	+7	+8	+6.8	+18.3
Ill.	125,562	4,699,082	37.42	+3	+7	+3.0	+16.5	S. C.	7,966	288,421	36.21	+1.2	+2.0	+7.8	+13.2
Ind.	55,840	1,517,151	27.17	+5	+1.2	+3.1	+7.9	S. C.	25,530	528,075	20.68	+1.0	+1.7	+16.8	+52.7
Iowa	48,417	1,702,305	35.16	(²)	+9	-6	+7.1	S. Dak.	12,684	406,712	32.22	-1	+15.7	+2	+22.6
Kans.	32,060	1,094,818	34.15	+4.2	+10.2	+13.3	+29.0	Tenn.	39,736	813,875	20.48	+1.0	+8	+4.8	+33.4
Ky.	44,066	763,307	17.32	+1.4	+2.9	-4.7	+42.6	Tex.	187,161	5,179,850	27.68	+5	+1.0	+8.4	+23.9
La.	43,954	1,040,726	23.68	+1.6	+1.2	+22.6	+24.8	Utah	13,045	588,220	45.09	+1.5	+8.1	+1.9	+18.3
Maine	15,228	480,786	31.57	+5	+1.2	+2.3	+7.3	Vt.	5,408	153,702	28.42	+2	+2.9	+4.0	+26.9
Md.	11,722	375,433	32.03	+5	+8.9	+1.5	+14.7	Va.	15,032	250,804	16.68	+0	+3.4	+6	+13.2
Mass.	82,631	4,153,109	50.26	+1.0	+4.3	+9.2	+24.6	Wash.	66,185	3,641,679	55.02	+3	+1.1	+5.2	+15.2
Mich.	91,032	3,259,129	35.80	+5	+7	+6.1	+16.5	W. Va.	19,630	384,166	19.57	+1.2	+1.4	+6.9	+24.7
Minn.	54,127	1,888,503	34.89	(²)	+6	-2	+7.6	Wis.	46,726	1,622,777	34.73	+3	+2.5	+3.1	+19.5
Miss.	33,344	566,542	16.99	+5.0	+5.6	+24.1	+31.7	Wyo.	3,628	176,852	48.75	+1.4	+1.5	+6.2	+42.7

¹ For definitions of terms see the Bulletin, July 1945, pp. 27-28. All data subject to revision.

² Decrease of less than 0.05 percent.

³ Increase of less than 0.05 percent.

able payment to aged or blind recipients and \$3 per dependent child, provided States spend as much per

recipient from their own funds as before the amendments became effective. Increases of \$5 or more in aver-

age payments of old-age assistance have occurred since September in Arizona, Kentucky, New Jersey, New

Table 4.—General assistance: Cases and payments to cases, by State, November 1946¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	October 1946 in—		November 1945 in—	
				Number	Amount	Number	Amount
Total ²	298,000	\$11,101,000	\$37.21	+2.8	+2.5	+23.1	+44.3
Ala.	4,524	71,713	15.85	+2.3	+3.4	+29.6	+43.8
Alaska	146	4,719	32.32	-11.0	+0.2	-14.6	-25.7
Ark.	2,164	62,063	28.68	-3.7	+2.8	+8.4	+1.5
Calif.	2,647	31,937	12.07	-1.6	-1.2	+2.6	+1.4
Colo.	19,371	893,119	46.11	+5.0	+1.9	+43.5	+67.0
Conn.	3,730	132,149	35.43	+3.7	+5.3	+21.8	+34.5
Del.	2,906	116,186	39.98	+1.2	+1.8	+7.8	+22.6
D. C.	971	18,489	35.22	+4.6	+5.8	+48.7	+97.0
Fla.	4,100	44,290	45.61	+7.1	+7.7	+34.9	+46.4
Ga.	2,601	36,675	13.63	-1.1	-3.2	+3.1	+13.3
Hawaii	751	31,468	41.90	0	+8.4	+22.7	+57.1
Idaho	505	13,442	26.62	-2.5	-1.9	+2.2	+18.7
Ill.	20,641	907,153	43.95	+1.7	+4.9	+4.4	+24.4
Ind.	9,548	242,664	25.42	+5.3	+2.9	+40.7	+55.7
Iowa	4,126	99,779	24.18	+1.0	+2.5	+8.4	+23.4
Kans.	4,029	155,736	38.65	+4.0	+13.8	+22.2	+50.8
Ky.	2,100	27,000	21.25	-8	-1.5	+7.7	+7.7
La.	7,766	164,998	21.25	-8	-1.5	+7.7	+7.7
Maine	2,008	77,668	38.68	+3.2	+7.4	+2.2	+19.6
Md.	7,312	281,104	38.44	+6.8	+24.1	+29.6	+42.1
Mass.	13,565	524,552	38.67	+1.8	+1.0	+7.4	+17.3
Mich.	18,779	761,211	40.54	+3.8	-4.7	+39.9	+51.1
Minn.	5,489	209,856	38.59	+2.6	+2.2	+11.6	+30.4
Miss.	3,999	3,692	9.25	-5	+1.6	+18.0	+24.9
Mo.	10,916	314,354	28.80	+1.2	-6.7	+31.8	+65.2
Mont.	1,130	30,068	26.61	+2	+1.4	+11.4	+17.4
Nebr.	1,843	47,856	25.97	+5.5	+13.3	+5.0	+20.2
Nev.	263	5,515	20.97	-11.4	-1.0	+26.4	+10.0
N. H.	952	32,326	33.96	-5.6	+5.6	-15.5	-2.0
N. J.	205,000	205,000	21.93	+3.6	+14.6	+22.5	+50.0
N. Mex.	1,545	33,882	21.93	+3.6	+14.6	+22.5	+50.0
N. Y.	42,371	2,372,326	55.99	+2.5	+2.4	+23.8	+45.0
N. C.	2,734	35,817	13.10	+1.8	+1	+10.4	+21.7
N. Dak.	686	20,852	30.40	+1.9	+5.0	+11.4	+29.8
Ohio	16,584	644,742	38.88	+3.4	+2.7	+37.0	+75.2
Okla.	10,500	60,668	49.67	+15.9	+11.3	+53.9	+69.9
Oreg.	5,629	279,573	35.73	+1.9	-2.5	+40.4	+76.5
Pa.	28,837	1,030,327	41.21	-1.7	+9	+13.4	+20.5
R. I.	2,144	88,347	11.88	+2.3	+4.4	+30.7	+12.6
S. C.	4,075	48,394	24.13	+15.7	+20.7	+15.5	+13.3
S. Dak.	848	20,462	24.13	+15.7	+20.7	+15.5	+13.3
Tenn.	1,300	13,000	13.00	0	0	0	0
Tex.	3,200	55,000	17.19	+4.7	+0.5	+22.0	+52.7
Utah	1,686	86,884	51.52	+4.7	+10.9	-2	+11.6
Vt.	635	16,496	25.98	-10.7	-7.7	+7.7	+9.4
Va.	3,080	55,537	18.00	+3.1	+10.5	+43.2	+50.3
Wash.	9,719	503,892	51.85	+13.2	+3.0	+16.1	+31.5
W. Va.	4,612	62,902	13.64	+2.8	+3.3	-6.3	+41.1
Wis.	4,402	177,603	40.35	-4	+8.8	+38.5	+90.8
Wyo.	403	17,870	44.34	-2	0	0	0

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

² Partially estimated; does not represent sum of State figures because total excludes payments for, and an estimated number of cases receiving, medical care, hospitalization, and burial only in Indiana and New Jersey.

³ State program only; excludes program administered by local officials.

⁴ Based on actual reports including an estimated 95 percent of cases and payments.

⁵ Estimated.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁷ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁸ Excludes a few cases and small amount of local funds not administered by State agency.

⁹ Includes cases receiving medical care only.

¹⁰ Excludes estimated duplication between programs: 1,868 cases were aided by county commissioners and 3,641 cases under program administered by State Board of Public Welfare. Average per case and percentage change in number of cases not computed.

Table 5.—Aid to the blind: Recipients and payments to recipients, by State, November 1946¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1946 in—		November 1945 in—	
				Number	Amount	Number	Amount
Total ²	76,197	\$2,763,870	\$36.27	+0.6	+1.8	+7.5	+16.9
Total, 47 States ³	59,421	2,126,510	35.79	+6	+2.2	+7.7	+20.4
Ala.	910	18,225	20.03	+1.0	+1.2	+16.4	+45.5
Ark.	572	33,467	58.51	+5	+5	+24.3	+55.5
Calif.	1,281	29,522	23.05	+2	+19.7	+11.8	+39.6
Colo.	6,189	359,071	58.02	+4	+5	+14.0	+14.2
Conn.	431	15,827	36.72	-2.3	+2.8	+6.1	+6.7
Del.	140	5,445	38.89	(?)	(?)	(?)	(?)
D. C.	79	2,254	28.53	+1.0	+1.7	+6.2	+10.8
Fla.	206	8,799	42.92	+1.0	+1.6	+9.1	+32.1
Ga.	2,510	92,648	36.91	+1.0	+6.2	+6.6	+32.0
Hawaii	2,155	38,521	17.88	+1.0	(?)	(?)	(?)
Idaho	65	1,982	30.49	(?)	(?)	(?)	(?)
Ill.	199	9,139	45.92	+1.5	(?)	-1.0	+33.7
Ind.	4,921	182,839	37.15	-2	-4	-3.2	+4.4
Iowa	1,917	57,018	30.06	-9	-1.5	-1.5	+5.5
Kans.	1,239	57,018	46.07	+1.2	+1.8	+2.5	+15.0
Ky.	1,094	41,832	38.24	0	+6.7	+4.9	+24.0
La.	1,591	28,877	18.15	+1.5	+2.3	+2.3	+42.4
Maine	1,411	41,160	29.17	+1	+9	+4.2	+13.7
Md.	772	25,884	33.53	+4	+4.1	-4.2	+2.9
Mass.	464	16,478	35.51	+4	+8.8	+7.2	+19.4
Mich.	1,130	55,518	49.13	+9	+2.9	+13.8	+22.9
Minn.	1,357	54,281	40.00	+1.0	+7.5	+8.0	+21.0
Miss.	1,943	39,180	41.55	+6	+1.9	-3	+7.8
Mo.	1,809	42,484	23.48	+2.3	+2.9	+24.3	+29.5
Mont.	2,900	87,000	30.00	-1.6	-1	+10.2	+24.0
Nebr.	366	14,416	39.39	+7	+2.5	+3.4	+21.3
Nev.	451	16,910	37.49	(?)	(?)	(?)	(?)
N. H.	87	1,119	12.86	+1.7	+2.4	+6.5	+21.6
N. J.	293	10,466	35.72	+9	+2.1	+7.3	+27.6
N. Y.	570	23,465	41.17	+9	+2.1	+7.3	+27.6
N. Mex.	269	10,657	39.62	+4.3	+14.1	+13.0	+57.5
N. C.	3,155	153,416	48.63	(?)	+1.7	+5.7	+21.5
N. Dak.	2,673	57,669	21.57	+2	+2.0	+10.9	+22.1
Ohio	119	4,238	35.61	+2.6	+1.5	+11.2	+19.3
Okla.	3,145	104,673	33.28	+1.3	+6.2	+3.8	+24.5
Oreg.	2,174	93,286	42.91	+2.1	+2.1	+15.1	+35.9
Pa.	1,380	19,706	51.86	+5	+1	+5	+9.3
R. I.	13,849	549,241	39.66	+8	+5	+7.5	+7.5
S. C.	124	4,636	37.39	+1.6	+2.9	+15.9	+33.7
S. Dak.	1,097	25,567	23.31	+1.0	+1.7	+14.2	+28.9
Tenn.	213	6,138	28.82	-5	+15.8	0	+20.3
Tex.	1,623	37,388	23.04	+4	+5	+4.9	+21.7
Utah	5,083	147,526	29.02	+8	+2.0	+17.6	+39.2
Vt.	147	7,329	49.86	+1.4	+6.7	+10.5	+37.4
Va.	173	5,765	33.32	-1.1	0	+3.6	+11.4
W. Va.	1,056	21,858	20.70	+1.1	+2.3	+10.6	+20.7
Wash.	645	39,809	61.72	+6	+1.5	+10.4	+23.5
W. Va.	858	18,655	21.74	0	+8	-4.2	+10.4
Wis.	1,313	45,635	34.76	-8	+1.3	-4.3	+22.7
Wyo.	110	5,494	49.95	+9	+6	-4.3	+22.7

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Decrease of less than 0.05 percent.

⁵ Estimated.

⁶ Represents statutory monthly pension of \$30 per recipient; excludes payments for other than a month.

⁷ Increase of less than 0.05 percent.

Mexico, Ohio, Oklahoma, Utah, and Wyoming; similar increases have occurred in average payments of aid to the blind in Arizona, New Mexico, Oklahoma, Utah, and Wyoming. In aid to dependent children, average payments per child have increased more than \$3 in 14 States: Arizona, Arkansas, Kansas, Kentucky, Maryland, Massachusetts, Michigan, Missouri, New Mexico, Oklahoma, Oregon, Utah, Wisconsin, and Wyoming.

Substantial increases in payments have also occurred in other States.

The limitations on payments which still exist in some States, however, show how urgent was the need for the increase. Policy changes in Arkansas, for example, brought total payments for old-age assistance in November more than one-fourth higher than in September. Payments for aid to dependent children were nearly two-fifths above the September amount, and those for aid to the blind were more than one-fifth higher. The changes chiefly responsible were increases to \$45 in the

State maximums for most aged and blind recipients and to \$24 for a one-child family receiving aid to dependent children, with \$15, \$12, and \$9 for successive additional children. The percent of need met subject to the maximums was raised to 85; 100 percent is met in exceptional cases. Need is determined on the basis of cost figures, which have not been raised since 1944.

In Utah, revision of assistance standards and cost figures to adjust to present price levels, planned before

Table 6.—Aid to dependent children: Recipients and payments to recipients, by State, November 1946¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	October 1946 in—			November 1945 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	337, 197	862, 356	\$20, 411, 575	\$60. 53	+2. 3	+2. 1	+3. 4	+25. 7	+26. 1	+48. 2
Total, 50 States ²	337, 150	862, 259	20, 410, 131	60. 54	+2. 3	+2. 1	+3. 4	+25. 7	+26. 1	+48. 2
Alabama.....	7, 261	20, 222	231, 666	31. 91	+1. 9	+2. 0	+1. 9	+30. 2	+30. 8	+61. 2
Alaska.....	164	373	7, 504	45. 76	+6. 5	-4. 4	+2. 0	(³)	(³)	(³)
Arizona.....	1, 978	5, 774	102, 894	52. 02	+0. 8	+10. 6	+36. 3	+37. 2	+37. 2	+78. 5
Arkansas.....	5, 066	13, 633	194, 635	38. 42	+4. 8	+4. 5	+39. 9	+25. 5	+29. 1	+85. 2
California.....	8, 665	21, 535	807, 010	93. 13	+2. 4	+1. 8	+2. 7	+31. 0	+29. 2	+43. 4
Colorado.....	3, 845	10, 512	256, 165	66. 62	+1. 8	+1. 8	+3. 5	+20. 6	+19. 8	+35. 2
Connecticut.....	2, 807	7, 029	261, 271	93. 08	+1. 6	+2. 0	+1. 1	+27. 5	+28. 6	+42. 1
Delaware.....	253	716	22, 665	89. 58	-1. 6	-3. 2	-4. 1	-10. 3	-11. 1	+8
District of Columbia.....	1, 016	3, 140	73, 600	72. 44	+7. 3	+6. 0	+6. 2	+59. 2	+56. 3	+60. 0
Florida.....	7, 373	18, 256	290, 648	35. 35	+1. 6	+1. 7	+2. 0	+18. 7	+17. 9	+23. 4
Georgia.....	5, 487	14, 109	177, 840	32. 41	+3. 7	+3. 8	+8. 1	+38. 7	+41. 8	+77. 2
Hawaii.....	726	2, 255	57, 072	78. 61	+2. 6	+5. 1	+2. 5	+40. 7	+43. 4	+71. 5
Idaho.....	1, 553	4, 071	121, 525	78. 25	+2. 8	+3. 1	+3. 3	+30. 1	+26. 1	+81. 2
Illinois.....	22, 094	54, 376	1, 683, 355	76. 19	+1. 2	+1. 2	+1. 9	+11. 4	+13. 6	+39. 5
Indiana.....	7, 001	17, 121	271, 325	38. 76	+1. 8	+1. 1	+1. 9	+18. 0	+22. 8	+23. 9
Iowa.....	3, 753	9, 542	126, 524	33. 71	+1. 2	+1. 2	+1. 3	+19. 0	+20. 9	+24. 0
Kansas.....	3, 945	10, 045	271, 753	68. 87	+2. 9	+2. 5	+15. 0	+34. 7	+34. 5	+77. 0
Kentucky.....	6, 631	17, 108	279, 784	42. 19	+5. 7	+6. 3	+5. 9	+30. 6	+26. 2	+155. 5
Louisiana.....	9, 929	25, 764	445, 098	45. 84	+1. 4	+2. 2	+1. 7	+15. 0	+14. 9	+32. 9
Maine.....	1, 700	4, 854	140, 920	82. 89	+2. 3	+1. 9	+11. 6	+23. 0	+23. 8	+49. 0
Maryland.....	4, 195	12, 000	203, 717	48. 56	+2. 3	+2. 5	+7. 5	+32. 0	+32. 1	+69. 4
Massachusetts.....	8, 349	20, 728	779, 602	93. 38	+1. 4	+1. 5	+5. 9	+13. 5	+13. 6	+26. 2
Michigan.....	17, 631	42, 157	1, 374, 346	77. 95	+1. 8	+1. 5	+1. 6	+30. 6	+29. 5	+50. 3
Minnesota.....	5, 302	13, 577	291, 422	54. 96	+1. 8	+1. 8	+1. 1	+15. 3	+16. 3	+23. 1
Mississippi.....	4, 180	10, 963	109, 687	26. 24	+5. 3	+5. 1	+5. 3	+40. 1	+41. 0	+40. 9
Missouri.....	16, 620	43, 608	620, 161	37. 31	+2. 5	+2. 5	+2. 9	+40. 9	+40. 7	+48. 1
Montana.....	1, 472	3, 942	90, 399	61. 41	+1. 4	+1. 4	+3. 3	+16. 4	+22. 5	+44. 7
Nebraska.....	2, 905	6, 673	214, 910	76. 62	+2. 1	+1. 9	+2. 9	+31. 0	+31. 5	+71. 2
Nevada.....	47	97	1, 444	(³)	(³)	(³)	(³)	(³)	(³)	(³)
New Hampshire.....	973	2, 505	75, 485	77. 58	+1. 9	+1. 9	+3. 5	+19. 2	+20. 7	+32. 8
New Jersey.....	3, 743	9, 487	254, 930	68. 11	+1. 9	+1. 8	+2. 9	+15. 2	+15. 1	+25. 7
New Mexico.....	3, 042	9, 977	144, 788	47. 60	+2. 0	+1. 8	+10. 3	+17. 2	+16. 7	+49. 1
New York.....	32, 035	77, 000	2, 889, 322	90. 19	+2. 4	+2. 5	+1. 9	+39. 1	+35. 0	+51. 0
North Carolina.....	6, 729	18, 670	210, 670	31. 31	+1. 4	+1. 2	+9. 7	+11. 1	+15. 5	+32. 3
North Dakota.....	1, 519	4, 191	104, 348	68. 70	+1. 9	+1. 6	+3. 5	+11. 5	+11. 2	+36. 5
Ohio.....	8, 635	23, 639	553, 685	64. 12	+2. 6	+2. 9	+4. 1	+15. 3	+15. 5	+28. 4
Oklahoma.....	22, 784	55, 335	1, 031, 559	45. 28	+3. 5	+3. 4	+3. 3	+42. 6	+42. 5	+84. 9
Oregon.....	1, 537	3, 888	147, 856	96. 20	+1. 9	+1. 3	+1. 4	+26. 3	+30. 7	+49. 3
Pennsylvania.....	34, 762	89, 866	2, 559, 175	73. 62	+1. 9	+1. 8	+2. 4	+41. 5	+38. 2	+58. 6
Rhode Island.....	1, 946	4, 888	137, 721	70. 77	+2. 3	+2. 3	+4. 1	+34. 1	+31. 7	+40. 8
South Carolina.....	4, 654	12, 562	125, 550	26. 98	+1. 9	+1. 9	+1. 9	+21. 7	+12. 3	+43. 1
South Dakota.....	1, 826	4, 507	84, 098	46. 06	+2. 4	+2. 2	+7. 2	+23. 6	+25. 0	+50. 0
Tennessee.....	12, 232	32, 439	428, 589	35. 04	+1. 2	+1. 1	+1. 1	+10. 0	+10. 6	+26. 3
Texas.....	10, 930	27, 192	305, 515	27. 95	+4. 3	+4. 6	+5. 3	+6	+13. 4	+34. 9
Utah.....	2, 219	5, 953	218, 408	98. 43	+3. 4	+3. 0	+12. 6	+20. 7	+19. 9	+59. 9
Vermont.....	624	1, 680	37, 140	43. 49	+1. 0	+1. 0	+10. 2	+15. 2	+15. 2	+38. 8
Virginia.....	3, 844	11, 071	138, 113	35. 93	+2. 0	+2. 0	+4. 4	+9. 0	+11. 0	+18. 8
Washington.....	5, 926	14, 476	619, 242	104. 50	+3. 0	+3. 0	+6. 0	+49. 9	+47. 8	+62. 9
West Virginia.....	8, 454	23, 535	325, 590	38. 49	+1. 9	+1. 8	+1. 9	+19. 1	+18. 4	+48. 9
Wisconsin.....	6, 577	16, 296	510, 708	77. 66	+1. 9	+1. 9	+5. 9	+16. 3	+18. 7	+49. 5
Wyoming.....	357	999	30, 281	84. 82	+4. 7	+4. 9	+3. 7	+27. 5	+28. 2	+83. 7

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs

under the Social Security Act. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

the Federal amendments were enacted, has increased average payments in this State by more than \$5 per aged and blind recipient and by more than \$8 per dependent child. Increases in aid to dependent children stated in terms of amount per child exaggerate the increase in assistance, however, since part of the payment must meet the need of the mother

and, in some families, the incapacitated father or other family members.

Although the increase in the average payment of general assistance since September has been lower for the country as a whole than that for old-age assistance and aid to dependent children, the average payment per general assistance case in November was more than \$5 above that in Sep-

tember in Maryland, New Hampshire, Pennsylvania, Utah, Wisconsin, and Wyoming. Total payments for general assistance rose more than 10 percent in Kansas, Nebraska, New Mexico, Oregon, South Dakota, and Washington and 24 percent in Maryland; only in Oregon and Washington was the rise in case loads as large as that in payments.

Social and Economic Data

Social Security and Other Income Payments

All Income Payments to Individuals

In November, income payments totaled \$14.5 billion, 2 percent more than in October and 10 percent more than the total a year earlier (table 1). The rise from the October level is attributable primarily to a gain of \$189 million in entrepreneurial income, net rents, and royalties; only social insurance and related payments were less in November than in the preceding month.

Wage and salary payments in November, compared with those a year earlier, increased 7.4 percent; covered pay rolls rose one-fourth, while non-covered wages went down by 21 percent. Consequently, estimated earnings of workers covered by the Social Security Act represented about 70 percent of all wages and salaries in November and roughly 60 percent of the total a year earlier. In the non-covered group, railroad and agricultural wages increased by 12 and 7 percent, respectively, while government pay rolls dropped 36 percent.

Social insurance and related payments declined for the sixth month in succession but were nearly one-third above the amount a year earlier. Entrepreneurial income, net rents, and royalties have moved generally upward during the 13-month period, while dividends and interest have climbed without interruption; payments in these two categories stood one-third and one-tenth, respectively, above those in November 1945. Public aid payments have increased each month since May. Military allowances continued downward in November, but subsistence allowances in-

creased sharply, while bonus payments to veterans remained near the \$1 million mark. Military allowances made up the bulk of the military and subsistence segment in November 1945, but this November only one-fifth of the payments were for this purpose.

Table 1.—Income payments to individuals, by specified period, 1940-46¹

[Corrected to Jan. 6, 1947]

Year and month	Total	Compensation of employees ²	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid ³	Social insurance and related payments ⁴	Military and subsistence allowances ⁵
Amount (in millions)							
1940.....	\$76,210	\$48,218	\$14,313	\$9,175	\$2,675	\$1,801	\$28
1941.....	92,710	60,262	18,599	9,761	2,325	1,744	19
1942.....	117,311	79,970	23,933	9,771	1,647	1,844	146
1943.....	143,089	101,813	27,161	10,389	997	1,705	1,026
1944.....	156,721	112,043	28,017	11,195	942	1,970	2,554
1945.....	160,607	111,360	29,894	12,304	990	2,025	3,134
1946.....							
November.....	13,192	8,895	2,551	1,068	87	355	236
December.....	13,102	8,838	2,537	1,073	88	371	105
1946.....							
January.....	13,069	8,648	2,626	1,079	90	458	168
February.....	12,969	8,481	2,690	1,084	92	486	136
March.....	13,141	8,670	2,631	1,091	94	540	115
April.....	13,234	8,739	2,609	1,098	93	565	130
May.....	13,421	8,747	2,745	1,107	94	575	153
June.....	13,486	8,839	2,717	1,127	95	596	142
July.....	14,029	9,027	3,069	1,143	96	558	136
August.....	14,111	9,164	3,004	1,153	97	553	140
September.....	13,804	9,143	2,735	1,161	99	530	136
October.....	14,245	9,110	3,192	1,169	107	500	167
November.....	14,516	9,191	3,381	1,175	110	465	194
Percentage distribution							
November 1945.....	100.0	67.4	19.3	8.1	0.7	2.7	1.8
November 1946.....	100.0	63.3	23.3	8.1	.8	3.2	1.3

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

² Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, mustering-out pay, and, beginning September 1946, terminal-leave pay.

³ Payments to recipients under 3 special public assistance programs and general assistance. For 1940-43, includes earnings of persons employed by NYA, WPA, and CCC and value of food stamps under food stamp plan; for 1940-42, includes farm subsistence payments.

⁴ Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, workmen's compensation, veterans' pensions and compensation, State and railroad unemployment insurance, and readjustment allowances to unemployed and self-employed veterans.

⁵ Government portion of payments to dependents of members of the armed forces (portion deducted from military pay included under compensation of employees as part of military pay rolls), subsistence allowances to veterans under the Servicemen's Readjustment Act, and veterans' bonus.

Source: Department of Commerce, Office of Business Economics.

previously shown for the current month in a footnote, have been added to the segment on military and sub-

sistence allowances. Percentage distributions for the current month and the corresponding month a year

earlier have been added to facilitate comparisons of the relative importance of the components.

Table 2.—Selected social insurance and related programs, by specified period, 1940-46

[In thousands; data corrected to Jan. 22, 1947]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans ¹²
		Monthly retirement and disability benefits ¹				Survivor benefits						Rhode Island sickness compensation ¹⁰	State unemployment insurance laws ¹⁰	Servicemen's Readjustment Act ¹¹	Railroad Unemployment Insurance Act ¹³	
		Social Security Act ²	Railroad Retirement Act ³	Civil Service Commission ⁴	Veterans Administration ⁵	Social Security Act ⁶	Railroad Retirement Act ³	Veterans Administration ⁷	Social Security Act ⁸	Railroad Retirement Act ³	Civil Service Commission ⁴	Veterans Administration ⁹				
Number of beneficiaries																
1945																
November	669.1	171.8	91.7	1,464.8	586.7	4.4	680.2	12.8	1.4	1.3	4.1	4.5	1,313.4	217.7	9.3	13.5
December	699.9	172.9	92.5	1,533.6	597.3	4.4	697.5	13.2	1.3	.7	3.8	4.4	1,318.9	405.0	12.7	21.1
1946																
January	716.7	174.2	93.7	1,620.7	607.8	4.4	725.0	17.8	1.8	2.6	4.5	4.4	1,634.0	695.5	21.9	44.0
February	743.9	175.7	94.5	1,714.5	618.6	4.5	736.9	15.0	1.6	1.7	4.0	4.5	1,621.0	1,071.1	40.3	63.2
March	773.3	177.4	95.7	1,866.5	630.4	4.5	751.0	15.9	1.8	1.5	5.3	4.7	1,591.8	1,507.2	51.0	141.9
April	799.1	178.6	96.8	1,984.7	641.9	4.5	766.0	17.0	2.0	1.5	4.6	5.3	1,492.4	1,626.1	51.7	233.0
May	821.4	179.8	98.0	2,069.0	652.7	4.5	783.3	17.3	1.7	2.1	5.1	7.6	1,514.9	1,742.7	66.7	279.2
June	840.7	180.6	99.1	2,130.4	661.4	4.5	789.8	16.2	1.7	2.7	5.1	7.4	1,174.1	1,781.5	74.9	261.8
July	860.5	181.6	100.5	2,170.7	667.4	4.5	790.0	15.1	1.7	2.6	4.2	6.6	1,068.7	1,724.3	42.6	326.8
August	880.4	182.5	101.6	2,203.1	673.5	4.5	804.7	15.6	1.7	2.2	5.4	5.8	975.4	1,669.2	49.1	332.5
September	896.3	183.4	102.7	2,237.2	682.8	4.5	817.4	12.9	1.4	1.7	5.3	4.8	838.9	1,476.3	51.8	249.9
October	912.7	184.2	103.9	2,262.6	693.7	4.5	830.1	16.6	1.4	2.1	5.3	4.7	764.0	1,067.5	57.4	191.2
November	925.7	184.6	104.9	2,287.8	701.0	4.5	842.2	13.3	1.2	1.6	5.3	4.4	698.0	932.7	54.9	155.9
Amount of benefits ¹⁴																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$2,497	\$5,810	\$3,960	\$518,700	\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	344,321	14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,088	4,114	6,108	4,120	344,084	6,268		
1943	1,211,413	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,350	322,857	917		
1944	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	6,591	7,863	4,784	5,035	62,385	\$4,113	\$102
1945	2,067,434	157,391	137,140	85,742	697,630	104,231	1,772	254,238	26,135	8,138	10,244	5,049	4,669	445,866	114,955	2,359
1946																
November	277,992	14,260	11,757	7,377	71,174	8,905	147	24,292	1,809	588	700	437	329	108,555	25,770	533
December	302,056	14,736	11,864	7,440	76,722	9,065	149	26,845	1,857	578	366	356	317	106,625	42,244	777
1946																
January	378,908	15,339	11,997	7,542	80,183	9,234	150	26,511	2,539	812	1,396	477	325	133,246	83,322	1,351
February	400,771	15,969	12,085	7,560	83,229	9,405	149	26,246	2,154	751	908	416	303	120,727	112,195	2,207
March	463,134	16,635	12,238	7,670	92,277	9,597	150	25,924	2,263	883	883	465	343	127,013	148,956	3,210
April	475,555	17,200	12,332	7,861	96,965	9,777	152	26,919	2,442	883	942	463	385	110,672	160,071	3,175
May	472,458	17,690	12,388	7,970	99,344	9,943	149	27,025	2,461	797	1,250	527	551	103,889	155,175	4,238
June	452,835	18,122	12,419	7,987	98,554	10,089	152	25,986	2,335	792	1,473	452	533	92,982	148,841	4,414
July	454,046	18,577	12,561	8,020	94,151	10,195	153	26,455	2,187	818	1,477	450	477	88,408	152,673	2,479
August	444,320	19,026	12,600	8,112	95,803	10,300	155	26,324	2,266	854	1,213	797	417	78,407	150,946	3,179
September	424,028	19,379	12,565	8,342	120,265	10,447	151	32,116	1,892	692	967	787	339	63,216	124,062	3,409
October	402,814	19,754	12,694	8,364	125,899	10,620	154	31,501	2,476	745	1,211	928	337	64,430	100,463	3,902
November	369,956	20,038	12,640	8,421	131,526	10,740	151	33,789	1,986	661	1,180	800	316	54,076	74,421	3,618

¹ Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and the Civil Service Retirement Acts, and disability payments to veterans.

² Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

³ Age and disability annuities and pensioners as of last day of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁴ Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under the National Defense Act of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but also include payments from Canal Zone and Alaska Railroad retirement and disability funds administered by the Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included but are summarized twice a year in the Bulletin.

⁵ Veterans' pensions and compensation.

⁶ Widow's, widow's current, parent's, and child's benefits. Partly estimated.

⁷ Payments to widows, parents, and children of deceased veterans.

⁸ Number of decedents on whose account lump-sum payments were made, and amount of such payments.

⁹ Payments for burial of deceased veterans.

¹⁰ Number represents average weekly number of beneficiaries. Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted. State unemployment insurance data for October and November 1946 partly estimated.

¹¹ Readjustment allowances to unemployed veterans only. Number before May 1946 represents average weekly number of veterans paid unemployment allowances during weeks ended in the month; number beginning May 1946 represents average weekly number of continued claims during weeks ended in the month.

¹² Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures not adjusted.

¹³ Number of veterans and amount paid during month under the Servicemen's Readjustment Act.

¹⁴ Preliminary estimate by the Veterans Administration.

¹⁵ Payments to individuals: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security Act; amounts certified under the Railroad Retirement Act (including retroactive payments) and the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and Rhode Island sickness compensation programs and under the Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

Social Insurance and Related Payments

The \$370 million disbursed in November under the selected programs represented an 8-percent decline from the October amount and a 33-percent increase over the total for November 1945 (table 2). As compared with the Department of Commerce estimates of payments under all social insurance and related programs, disbursements under the selected programs accounted for 80 percent of the November total; a year earlier, the selected programs represented 78 percent of the Commerce estimate.

Unemployment insurance benefits totaled \$132 million, 22 percent less than in October and 2.1 percent less than in November 1945. After a slight rise in October, benefits under State laws again turned downward to \$54 million, and were about half the amount a year earlier. In November 1945 these benefits represented 39 percent of the selected social insurance and related payments; this November, less than 15 percent of the total was attributable to these benefits. Unemployment allowances to veterans were less in November than in any previous month in 1946, declining for the fourth successive month; these payments represented one-fifth of the selected social insurance and related payments in November and less than one-tenth of the total a year earlier. Railroad unemployment insurance benefits also dropped below the October level; the drop of 7.3 percent was the first decrease since July.

Monthly retirement and disability benefits under the four programs totaled \$172.6 million in November, 3.5 percent more than in October and 65 percent above the amount a year earlier. Disability payments to veterans gained 85 percent over the 13-month period and, in November, represented more than three-fourths of the total under the four programs, as compared with 68 percent of the total a year earlier. Retirement benefits in current-payment status under the Social Security Act increased 41 percent since November 1945 but, in relation to all retirement and disability payments, fell from 13.6 percent of the total in November 1945 to 11.6 percent this November. Railroad retirement and disability benefits likewise gained

(7.5 percent) over the 13-month period but formed a smaller proportion of the total for the four programs—7.3 percent in November 1946 as compared with 11 percent a year earlier—while the 14-percent gain for the civil-service program was accompanied by a drop from 7.1 to 4.9 percent as a proportion of all retirement and disability benefits.

Monthly survivor benefits under the Social Security Act in November were one-fifth greater than those a year earlier and represented one-fourth the amount paid to survivors under the three programs; the bulk of the remainder represented disbursements to survivors of veterans. Survivor benefits will increase substantially in 1947 when this type of payment becomes payable under recent amendments to the Railroad Retirement Act. Survivor payments shown currently for the railroad program represent benefits elected by railroad workers at retirement under the joint and survivor provisions of the act before amendment. Effective January 1, 1947, regular monthly benefits similar to those provided under the Social Security Act will be paid to survivors of eligible railroad workers who have already died as well as those who die in the future.¹

Readjustment allowances to self-employed veterans declined for the fourth successive month; the \$15.6 million paid in November represented a drop of one-fifth from the October level and was the smallest amount disbursed in any month since March.

The number of beneficiaries under the monthly retirement, disability, and survivor programs continued to move upward, although at a slower rate than payments. Under the Social Security Act, more than 1.6 million monthly payments were made in November to retired workers and survivors of workers covered by the program, an increase of some 371,000, or 30 percent, since November 1945. About 57 percent of the November payments in current-payment status went to retired workers in commerce and industry, their wives aged 65 and over, and their children under age 18; a year earlier, 53 percent of the monthly payments represented simi-

lar benefits. Some 2.3 million disabled veterans were receiving pensions and compensation in November, 823,000, or 56 percent, more than the number a year earlier, while 842,200 dependents of 544,900 deceased veterans received monthly survivor payments, increases of 24 and 22 percent, respectively, over the numbers in November 1945. Monthly payments to retired or disabled railroad and civil-service employees also continued to mount, increasing 7.5 and 14.0 percent, respectively, during the 13-month period.

Individuals receiving unemployment insurance benefits, those receiving temporary disability payments in Rhode Island, and self-employed veterans receiving allowances were less numerous in November than in the preceding month. Compared with November 1945 levels, 47 percent fewer individuals received benefits under State laws in an average week, while in Rhode Island the average weekly number receiving disability payments also declined, but only slightly; veterans receiving readjustment allowances and railroad beneficiaries, on the other hand, were far above the number a year earlier.

Insured unemployment under the State, railroad, and veterans' unemployment insurance programs, as represented by claims filed for unemployment benefits or waiting-period credit, reached a peak for 1946 of more than 3½ million a week in March, continued above the 3 million mark until mid-July (except for a slight drop in the last week of June), and moved downward almost continuously from then on. In the week ended October 19, insured unemployment fell below the 2 million level for the first time since the week of November 17, 1945, and remained below that level during the rest of October and throughout November. In November, half the insured unemployment occurred among veterans; commercial and industrial workers covered under State unemployment insurance laws comprised 47 percent of the total, and railroad workers, 3 percent. A year earlier, veterans made up only 17 percent of the total, while more than 80 percent of the insured unemployment occurred among workers covered by State programs. Averages for the weeks ended in No-

¹For an analysis of the 1946 amendments to the Railroad Retirement Act, see the *Bulletin* for December 1946, pp. 23-33.

vement, however, indicate that insured unemployment declined more among veterans as compared with October levels than it did among commercial and industrial workers, while unemployment among railroad workers increased. Estimates of unemployment insured under the three programs for the weeks ended in November 1945 and in October and November 1946 are shown below.

Week ended—	Insured unemployment (in thousands)			
	All programs	State unemployment insurance	Veterans' unemployment allowances	Railroad unemployment insurance
1945				
Nov. 3.....	1,760	1,502	247	11
10.....	1,787	1,489	287	11
17.....	1,865	1,511	342	12
24.....	2,028	1,594	419	15
Average.....	1,860	1,524	324	12
1946				
Oct. 5.....	2,082	918	1,110	54
12.....	2,039	922	1,061	56
19.....	1,990	912	1,020	57
26.....	1,917	891	970	57
Average.....	2,007	911	1,040	56
Nov. 2.....	1,850	862	931	56
9.....	1,799	845	896	58
16.....	1,858	876	925	57
23.....	1,803	848	896	59
30.....	1,912	916	925	71
Average.....	1,844	869	915	60

Insured unemployment under the three programs declined 8 percent from October, on an average, and was also somewhat less than in November 1945. Compared with October levels, averages for weeks ended in November declined about 5 and 12 percent under the State and veterans' programs, respectively, and rose 7 percent under the railroad program. Railroad insured unemployment in the last week of November was greater than in any week since the week ended June 8.

Recent Trust Fund Developments

The Treasury started a program of debt retirement in March 1946 and each month since then has retired a portion of the debt. The reduction in the debt has had an effect both on the rate of interest borne by special obligations issued to the two social security trust funds and on the propor-

tion of the debt which is held by them. The investment operations of the two trust funds during this recent period of debt reduction are briefly reviewed below.

Sums Invested

In the 9 months from March 1 through November 30, the two social security trust funds together acquired a net total of \$890 million of Government securities (table 3). This sum was considerably below the \$1.5 billion and \$1.9 billion of investments purchased during the corresponding 9 months of 1945 and 1944. The net sums available for investment in a given period consist of that portion of the funds' receipts which is not needed to meet current expenditures. For the two funds, the combination in 1946 of lower receipts and higher expenditures lessened the amount available for investment.

The unemployment trust fund showed the effects of reconversion during this period to a greater degree than the old-age and survivors insurance trust fund. From March through November a net amount of only \$106 million of Government obligations was acquired on behalf of the former, while \$784 million was acquired for the old-age and survivors insurance trust fund. In contrast, \$1.1 billion in new securities had been added to the unemployment trust fund portfolio in the corresponding period of 1944, and another \$675 million in 1945. Investments of the old-age and survivors insurance trust fund had increased by \$809 million

during the same 9 months of 1944 and by \$850 million in those of 1945. Thus, additional securities acquired for the account of the unemployment trust fund declined in 1946 by 84 percent in comparison with the comparable period in 1945, while the amount of new securities added to the old-age and survivors insurance trust fund dropped by 8 percent.

The unemployment trust fund had been appreciably affected by the layoffs and shifts in employment following the end of the fighting in Europe and in Japan. The States were obliged to withdraw from their accounts larger and larger amounts for the payment of unemployment insurance benefits; and since monthly deposits in the fund were insufficient to meet the heavy monthly withdrawals, some of the fund's investments had to be liquidated. Although monthly withdrawals reached their peak in February 1946 and have been declining since that time, the total withdrawn from March through November was greater than the amounts deposited by the States. That the fund was able to show an excess of new investments over redemptions during this period was due largely to the fact that deposits in November were approximately \$100 million more than withdrawals, thus permitting the purchase of \$100 million of Government securities. This purchase accounted for 94 percent of the net acquisitions during the 9-month period. By November 30 the unemployment trust fund, which since January 1, 1943, had acquired and held more Government securities than the old-age and survi-

Table 3.—Changes in social security trust fund investments and the interest-bearing public debt, March–November 1946

Item	[Amounts in millions]				
	Investments as of February 28, 1946		Investments as of November 30, 1946		Net acquisitions during period
	Amount	Average interest rate (percent)	Amount	Average interest rate (percent)	Amount
Total interest-bearing public debt.....	\$277,912	1.972	\$260,925	2.046	—\$16,988
Securities acquired by social security trust funds, total.....	14,503		15,393		+890
Old-age and survivors insurance trust fund.....	7,044	2.144	7,829	2.047	+784
Unemployment trust fund.....	7,458	1.934	7,564	1.938	+106
All other interest-bearing securities.....	263,410		245,532		—17,878

Source: Daily Statement of the U. S. Treasury.

Table 4.—*Investments of social security trust funds and the interest-bearing public debt at end of specified period, 1936-46*

[Amounts in millions]

At end of—	Interest-bearing public debt	Social security trust fund investments			
		Total amount	Percent of public debt	Old-age and survivors insurance trust fund	Unemployment trust fund
1936.....	\$33,699	\$64	0.2	\$64
1937.....	36,715	1,138	3.1	\$513	625
1938.....	38,899	1,962	5.0	862	1,064
1939.....	41,445	2,944	7.1	1,435	1,509
1940.....	44,459	3,962	8.9	2,017	1,945
1941.....	57,451	5,468	9.5	2,730	2,732
1942.....	107,308	7,342	6.8	3,555	3,687
1943.....	164,504	9,874	6.0	4,779	5,095
1944.....	228,891	12,546	5.5	5,967	6,579
1945.....	275,694	14,563	5.3	7,055	7,508
1946.....					
January.....	277,456	14,502	5.2	7,044	7,458
February.....	277,912	14,502	5.2	7,044	7,458
March.....	274,748	14,602	5.3	7,224	7,378
April.....	272,711	14,517	5.3	7,219	7,298
May.....	271,440	14,602	5.4	7,219	7,383
June.....	268,111	14,958	5.6	7,549	7,409
July.....	267,039	14,908	5.6	7,549	7,359
August.....	266,359	15,015	5.6	7,549	7,464
September.....	264,517	15,328	5.8	7,839	7,489
October.....	262,415	15,293	5.8	7,839	7,454
November.....	260,923	15,393	5.9	7,829	7,564

vors insurance trust fund, had \$265 million less in investments than the other fund.

The decline in acquisitions of the old-age and survivors insurance trust fund from 1945 to 1946 was largely due to the considerably smaller volume of contributions received in the first half of 1946, which were based on pay rolls in the last quarter of 1945 and in the first quarter of 1946.

At the end of November, the two trust funds together held Government securities totaling \$15.4 billion. This figure represented 5.9 percent of the total interest-bearing debt of \$260.9 billion on that date. At the beginning of March, the two trust funds held investments of \$14.5 billion, or 5.2 percent of the interest-bearing debt of \$277.9 billion. In spite of the fact that the two funds absorbed less of the debt during this period than in the comparable 9 months of the 2 preceding years, the reduction during the period in the size of the public debt raised the proportion of the debt held by the funds from 5.2 percent to 5.9 percent.

The interest-bearing public debt reached its peak at the end of Febru-

ary 1946, when it stood at \$277.9 billion. The Treasury started its debt-reduction program in March and has since retired a portion of the debt each month by not refunding a part of the securities that have matured or been called for payment. By the end of November, net retirement during this period amounted to almost \$17 billion, and the Treasury's cash balances had declined from \$26.0 billion to \$6.7 billion.

Of the \$15.4 billion of Government securities held by the two trust funds at the end of November, \$13 billion consisted of special obligations. The total amount of all types of special issues outstanding at that time was \$24.3 billion, of which the two social security trust funds held 53 percent. Other trust funds held most of the remaining 47 percent; the national service life insurance fund held \$5.6 billion or 23 percent, the civil-service retirement and disability fund, \$2.4 billion, and the Government life insurance fund, \$1.2 billion.

Interest Rates

The debt-retirement program has affected the average interest rate borne by the public debt. The computation of this average interest rate determines the rate carried by new special obligations issued to the two trust funds. The Social Security Act requires that such special obligations shall bear interest at a rate equal to the average rate of interest, computed as of the end of the calendar month next preceding the date of their issue, borne by all interest-bearing obligations of the United States; if such average rate is not a multiple of $\frac{1}{8}$ of 1 percent, the rate of interest on such special obligations must be the multiple of $\frac{1}{8}$ of 1 percent next lower than such average rate. Because a sizable proportion of the debt retired or maturing has consisted of securities bearing relatively low interest rates—less than 1 percent—the average interest rate on the debt as a whole has gone up somewhat in recent months (table 5). On February 28, 1946, when the debt reached its peak, the computed average interest rate was 1.972 percent. As the debt was reduced, the average rate rose; by the end of July it had risen to slightly more than 2 percent and reached 2.046 percent by the end of

Table 5.—*Average interest rate on social security trust fund investments and interest-bearing public debt at end of specified period, 1936-46*

At end of—	Computed average interest rate (percent)		
	Interest-bearing public debt	Old-age and survivors insurance trust fund investments	Unemployment trust fund investments
1936.....	2.570	2.500
1937.....	2.598	3.000	2.500
1938.....	2.596	3.000	2.500
1939.....	2.598	3.000	2.500
1940.....	2.566	2.840	2.500
1941.....	2.409	2.660	2.500
1942.....	2.059	2.443	2.210
1943.....	1.956	2.263	1.888
1944.....	1.919	2.196	1.914
1945.....	1.965	2.144	1.934
1946.....			
January.....	1.970	2.144	1.934
February.....	1.972	2.144	1.934
March.....	1.979	2.138	1.935
April.....	1.969	2.138	1.936
May.....	1.996	2.138	1.935
June.....	1.996	2.049	1.935
July.....	2.008	2.049	1.935
August.....	2.015	2.049	1.936
September.....	2.026	2.047	1.937
October.....	2.036	2.047	1.937
November.....	2.046	2.047	1.938

November. After the average rate had risen above the 2-percent level, new special obligations issued to the two trust funds bore interest at 2 percent, instead of the $1\frac{1}{8}$ -percent rate which had been in effect since April 1943.

At the end of 1940, special obligations were being issued at a rate of 2.5 percent; the average rate on the entire debt was 2.566 percent, and the debt itself totaled \$44 billion. Within 2 years the debt had increased to \$107 billion and the average rate thereon had dropped to 2.059 percent, with a corresponding decrease to 2 percent in the interest earned by new special issues. By the end of 1944 the debt had further increased to \$229 billion, the average rate had further declined to 1.919 percent, and new special issues earned only $1\frac{1}{8}$ percent. In January 1945 the average rate began to rise, though the debt itself was still growing, and by the end of the year it was up to 1.965 percent. The increase, however, was not large enough to cause a corresponding rise in the interest rate on special obligations, since it did not go up by as much as $\frac{1}{8}$ of 1 percent.

In the 4 months August–November during which special obligations to the social security trust funds were

issuable at 2 percent, the two trust funds acquired \$545 million of 2-percent special certificates of indebtedness, of which the old-age and survivors insurance fund purchased \$290 million and the unemployment trust fund the remainder. Whenever redemptions have become necessary during these months, 1½-percent certificates of indebtedness acquired earlier have been redeemed.

While the 2-percent special obligations held by the two trust funds at the end of November represented only a small fraction of their total investment holdings, the proportion will probably increase considerably. The two funds at that time held \$10 billion of 1½-percent certificates of indebtedness which will mature June 30, 1947. The customary practice has been to use the proceeds of such maturing securities to purchase new certificates maturing a year later. If this procedure is followed, all 1½-percent certificates held by the funds at the end of the current fiscal year may be expected on maturity to be replaced by certificates bearing the higher interest rate of 2 percent, provided the average interest rate on the public debt still continues above 2 percent.

At the end of November the unemployment trust fund held certificates of indebtedness maturing June 30, 1947, in the amount of \$6.9 billion, which represented over 90 percent of the fund's total investments. The old-age and survivors insurance trust fund held \$3.6 billion of such certificates, representing 47 percent of its total investments. Thus, a higher rate on all special certificates held would have a greater effect on the over-all interest rate of unemployment trust fund investments than on that of old-age and survivors insurance trust fund investments.

At the end of November, 2-percent certificates represented only a minor portion of unemployment trust fund investments and had affected only slightly the average interest rate of all of the fund's investments. This average had already increased somewhat since August, however, when the fund began to acquire 2-percent special certificates. This rise was a continuation of an increase which began in June 1945 as a result of the acquisition from time to time of sizable amounts of 2½-percent Treasury

bonds. On June 1, 1945, the average interest rate on all of the fund's holdings was 1.910 percent. The acquisition of \$150 million of long-term 2½-percent regular Treasury bonds during that month boosted the average interest rate to 1.923 percent. Again, in December of that year, the acquisition of another \$150 million of 2½-percent bonds raised the average interest rate to 1.934 percent at the end of 1945. In the first 7 months of 1946, the rate rose to only 1.935 percent. From August through November, however, the fund acquired \$255 million of 2-percent certificates of indebtedness, while \$50 million of its 1½-percent certificates was being redeemed; this caused an increase in the average rate to 1.938 percent.

The old-age and survivors insurance trust fund held \$290 million of 2-percent special certificates of indebtedness at the end of November. The average rate of interest on this fund's holdings had been declining

since 1939, when the interest on special obligations issued to it was first linked to the average rate on the entire public debt instead of being 3 percent, as prescribed by statute up to 1940. In spite of the fact that the average rate on the public debt halted its decline in December 1944 and thereafter moved upward, the over-all interest rate on this fund's investments continued to decline, chiefly because of the steadily increasing proportion of 1½-percent and 2-percent short-term certificates in the fund's portfolio. At the end of 1944, short-term certificates represented only 11 percent of the fund's total investments, but by November 30, 1946, this proportion had grown to 50 percent, and the average interest rate had declined to 2.047 percent. The average rate on the public debt, however, had risen by that time to 2.046 percent.

Since the creation of the two trust funds, old-age and survivors insur-

Table 6.—Contributions and taxes under selected social insurance and related programs, by specified period, 1944-46

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions
Fiscal year:						
1944-45.....	\$1,309,919	\$486,719	\$285,038	\$1,251,958	\$184,544	\$131,993
1945-46.....	1,238,218	528,049	282,610	1,009,091	179,930	129,126
5 months ended:						
November 1944.....	671,612	316,600	88,391	650,193	29,656	35,418
November 1945.....	644,236	373,219	79,121	558,318	29,666	33,719
November 1946.....	701,146	328,237	92,271	490,267	24,926	37,313
1945						
November.....	237,766	24,881	8,479	106,116	10,281	845
December.....	6,916	21,664	68,525	7,672	770	31,882
1946						
January.....	32,619	23,692	5,061	96,509	13,292	76
February.....	199,548	21,662	3,461	95,148	106,998	856
March.....	18,367	21,198	64,561	3,607	13,576	31,083
April.....	60,752	21,690	1,349	106,107	3,014	54
May.....	268,945	22,049	5,293	135,903	11,174	834
June.....	6,634	22,872	65,240	5,828	1,440	30,622
July.....	62,317	244,223	2,257	95,266	2,245	65
August.....	284,345	23,617	7,617	154,956	9,998	796
September.....	8,339	20,234	75,540	5,510	1,145	25,164
October.....	69,952	16,410	2,137	92,835	2,213	138
November.....	276,193	23,754	4,720	110,690	9,325	1,159

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in July for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; employee contributions beginning May 21, 1946, in California and

beginning July 1, 1946, in Rhode Island are deposited in the respective State sickness insurance funds. Data reported by State agencies; corrected to Dec. 18, 1946.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Represents July contributions of \$21.5 million from employees, and contributions for fiscal year 1946-47 of \$221.5 million from the Federal Government and of \$1.2 million from the District of Columbia for certain District government employees.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

ance trust fund investments as a whole have always borne a higher rate of interest. The average rate on the fund's investments declined fairly steadily from a high of 3 percent to the November 30 level of 2.047 percent. Average earnings on unemployment trust fund investments dropped from the 2.5-percent peak to a low of 1.888 percent, then rose to the November 1946 level of 1.938 percent. The average rates for the two funds have tended to approach one another and are closer together now than ever before.

Investment Procedures

The investment procedures followed in the case of the old-age and survivors insurance trust fund differ somewhat from those used for the unemployment trust fund. New securities for the former are acquired only in the last month of each quarter, whereas acquisitions for the account of the unemployment trust fund are made monthly, if uninvested moneys are available. The procedures for acquisition of new investments in the case of the old-age and survivors insurance fund are determined to some extent by the procedures relating to insurance contributions. Under permanent appropriation, sums equivalent to 100 percent of contributions under the Federal Insurance Contributions Act are appropriated to the fund as such contributions are received by the Treasury. Because of the due date for remission of employer and employee taxes by employers, there is a definite monthly collection pattern within each quarter; collections in the second month normally account for at least 80 percent of the collections in the entire quarter, the first month's collections about 15 percent or more, and the third month's only around 5 percent.

The managing trustee of the old-age and survivors insurance trust fund invests that part of contributions appropriated to the fund which in his judgment is not required to meet current expenditures for benefits and administration. If at the end of the first month of a quarter there is a small margin left for investment, it is retained in the cash accounts maintained in the fund: the chief disbursing officer's account from which benefit payments are made, and the appro-

priations account from which the investments are made. In recent years, small redemptions frequently have been necessary in the first month of a quarter in order to meet immediate cash requirements.

During the second month of the quarter the bulk of the normally large excess of receipts over expenditures goes into the appropriations account, and investments from this account are nearly always made during the third month. Benefit payments usually exceed contributions in the last month of a quarter, and the cash accounts are drawn down to meet these payments. The size of the appropriations account fluctuates considerably from month to month, while the other cash account, the chief disbursing officer's account, remains relatively stable by comparison (table 8). The balance in the appropriations account rises and falls as contributions are received and investments made. The typical balance in

the chief disbursing officer's account has risen steadily in the last few years, paralleling the rise in benefit payments.

Interest on regular obligations held by the old-age and survivors insurance trust fund is received by the fund at the time interest becomes payable on the particular series held. Interest on special obligations is payable on June 30 and December 31.

While the receipts of the unemployment trust fund also follow a quarterly pattern, investments usually are made monthly, if moneys are available. During 1943 and 1944 and the first half of 1945, new securities were acquired each month. While an unexpended cash balance is also maintained in this fund, it need not be as large as that of the old-age and survivors insurance trust fund.

The unemployment trust fund, which is composed of 51 separate State accounts and the railroad unemployment insurance account, is in-

Table 7.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1945-47¹

(In thousands)

Item	Fiscal year 1945-46		Fiscal year 1946-47	
	Appropriations ²	Expenditures through November ³	Appropriations ²	Expenditures through November ³
Total.....	\$908,828	\$365,396	\$1,013,531	\$493,746
Administrative expenses.....	31,833	15,206	34,822	10,303
Federal Security Agency, Social Security Administration ⁴	31,688	11,400	34,672	6,275
Department of Commerce, Bureau of the Census.....	145	43	150	56
Department of the Treasury ⁵	(0)	3,763	(0)	3,971
Grants to States.....	556,485	231,209	571,709	314,787
Unemployment compensation administration.....	7,58,121	25,342	49,045	29,386
Old-age assistance.....	441,000	157,006	484,000	219,771
Aid to the blind.....		4,470		6,486
Aid to dependent children.....		24,712		40,986
Maternal and child health services.....	5,820	1,743	⁶ 11,000	2,376
Services for crippled children.....	3,870	1,279	⁶ 7,500	2,074
Child welfare services.....	1,510	646	⁶ 3,500	864
Emergency maternity and infant care.....	46,164	16,010	16,664	6,844
Benefit payments, old-age and survivors insurance.....	⁷ 320,510	⁸ 118,971	⁹ 407,000	¹⁰ 168,656

¹ Transfer of Children's Bureau to Federal Security Agency became effective on July 16, 1946; 1945-46 data for programs administered by the Children's Bureau (maternal and child health services, services for crippled children, child welfare services, and emergency maternity and infant care) included to permit comparison between figures for 2 years.

² Excludes unexpended balance of appropriations for preceding fiscal year.

³ Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

⁴ Represents appropriations and expenditures for salaries and allotments and expenditures from the Federal Security Agency and the Department of Labor appropriations for printing and binding, penalty mail, and traveling expenses.

⁵ Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed

from old-age and survivors insurance trust fund to general fund of the Treasury.

⁶ Not available because not separated from appropriations for other purposes.

⁷ Includes \$1,078,365 transferred from the Department of Labor as reimbursement for expenditures for employment office facilities and services.

⁸ Maximum grants authorized by the Social Security Act Amendments of 1946; actual appropriations were \$12,705,000, \$8,467,500, and \$4,127,500.

⁹ Actual payments from old-age and survivors insurance trust fund.

¹⁰ Estimated expenditures as shown in 1946-47 budget.

Source: Federal appropriation acts and 1946-47 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

vested as a unit by the Secretary of the Treasury. Interest earned on the fund's investments is distributed quarterly among all accounts on the basis of the average daily balance of each account.

Table 8.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-46

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund ¹	Interest received ²	Benefit payments	Administrative expenses ³	Net total of U. S. Government securities acquired ⁴	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-November 1946.....	\$8,960,661	\$685,580	\$1,272,652	\$204,882	\$7,828,734	\$44,652	\$295,320	\$8,168,707
Fiscal year:								
1944-45.....	1,309,919	123,854	239,834	26,950	1,137,411	35,092	32,007	6,613,381
1945-46.....	1,238,218	147,766	320,510	37,427	1,002,453	49,167	43,527	7,641,428
5 months ended:								
November 1944.....	671,612	3,718	91,350	11,050	267,964	28,680	313,806	6,019,320
November 1945.....	644,236	9,341	118,971	13,103	258,000	42,582	288,020	7,134,883
November 1946.....	701,146	9,301	108,656	14,511	280,000	44,652	295,320	8,168,707
1945								
November.....	237,766	99	24,082	2,838	-15,000	42,582	288,020	7,134,883
December.....	6,916	7,371	25,678	2,838	250,490	44,870	21,362	7,120,655
1946								
January.....	32,819	15,371	27,953	3,309	-10,347	44,884	48,275	7,137,583
February.....	199,548		27,707	3,309		46,153	218,538	7,306,114
March.....	18,367	9,242	28,589	3,309	180,000	46,509	30,983	7,301,825
April.....	60,752	26	29,545	3,853	-5,000	47,925	61,857	7,329,206
May.....	268,945		30,855	3,853		48,037	295,982	7,563,443
June.....	6,634	106,415	31,212	3,853	329,310	49,167	43,527	7,641,428
July.....	62,317		33,333	995		56,133	64,548	7,669,416
August.....	284,345		34,553	3,690		52,828	313,966	7,915,528
September.....	8,339	9,242	33,407	2,890	290,000	56,022	1,456	7,986,812
October.....	69,952	60	33,832	3,679	-10,000	46,303	54,273	7,929,310
November.....	276,193		33,529	3,268		44,652	295,320	8,168,707

¹ Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act.

² Interest on investments held is credited quarterly or annually; on investments redeemed, in month of redemption.

³ Represents salary payments of the Bureau of Old-Age and Survivors Insurance, which beginning July 1946 are paid directly from the fund, and reimbursements to the Treasury for other administrative expenses in connection with

administering old-age and survivors insurance; before July 1946, salaries of the Bureau of Old-Age and Survivors Insurance were included with reimbursements.

⁴ Includes accrued interest; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 9.—Status of the unemployment trust fund, by specified period, 1936-46

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-November 1946.....	\$7,591,949	\$7,564,000	\$27,949	\$10,003,021	\$601,475	\$3,795,671	\$6,808,981	\$652,267	\$47,665	\$80,585	\$782,908
Fiscal year:											
1944-45.....	7,315,258	1,437,173	8,084	1,256,003	113,140	70,492	6,679,108	118,794	10,502	785	636,150
1945-46.....	7,449,120	101,827	40,120	1,009,909	130,373	1,128,720	6,690,773	116,214	13,220	17,197	758,347
5 months ended:											
November 1944.....	6,550,190	676,000	4,190	651,934	756	22,172	6,010,922	31,876	69	179	539,268
November 1945.....	7,606,978	241,000	58,804	554,910	4,072	307,072	6,931,019	30,347	381	787	675,957
November 1946.....	7,591,949	155,000	27,949	452,768	3,620	338,180	6,808,981	33,581	396	18,770	782,908
1945											
November.....	7,606,978	65,000	58,804	185,097	141	108,283	6,931,019	760	13	388	675,957
December.....	7,537,391	-39,990	29,208	8,803	4,341	111,228	6,832,935	28,694	412	608	704,455
1946											
January.....	7,497,917	-50,000	39,733	32,898	57,042	134,146	6,788,831	67	5,644	1,081	709,086
February.....	7,518,918		60,735	157,391	15	135,621	6,810,616	782	1	1,567	708,302
March.....	7,425,962	-80,000	47,779	7,780	3,705	130,100	6,692,001	27,964	368	2,673	733,961
April.....	7,352,437	-80,000	54,253	39,431	383	110,207	6,621,608	49	40	3,268	730,829
May.....	7,439,485	85,000	56,302	198,765		109,380	6,710,993	751		3,119	728,492
June.....	7,449,120	25,816	40,120	9,930	60,816	90,966	6,690,773	27,559	6,374	4,094	758,347
July.....	7,469,916	-50,000	50,916	40,043	25	33,915	6,646,926	58		4,744	762,905
August.....	7,535,267	135,000	41,267	207,952		80,418	6,774,460	740		2,924	760,806
September.....	7,515,467	-5,000	26,467	8,377	3,434	59,870	6,726,402	31,616	375	3,733	789,065
October.....	7,491,752	-25,000	27,752	42,045	161	62,357	6,706,251	124	18	3,794	785,501
November.....	7,591,949	100,000	27,949	154,350		51,620	6,808,981	1,042		3,576	782,908

¹ Includes accrued interest; minus figures represent net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$106,913,000.

³ Includes transfers from railroad unemployment insurance administration fund amounting to \$56,864,000.

Source: Daily Statement of the U. S. Treasury.

Recent Publications in the Field of Social Security*

Social Security Administration
Annual Report of the Federal Security Agency; Section 6, Social Security Board, 1946. Washington, U. S. Govt. Print. Off., 1946, pp. 423-533. 25 cents for Section 6.

This final report to Congress by the Social Security Board outlines operations administered by the Board during the fiscal year 1945-46 and the Board's views and recommendations on means for attaining the objectives of social security through provision of a comprehensive system of social insurance and public assistance, modifications of particular programs, and establishment of additional provisions. A final section summarizes social security legislation enacted after the close of the fiscal year. The appendix includes tables on administrative and fiscal operations and on program operations in each State. A summary of the Board's recommendations appeared in the December issue of the BULLETIN (pp. 3-7).

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE. ANALYSIS DIVISION. *Old-Age and Survivors Insurance Program Analysis. Report I, Insurance Status.* Baltimore: The Bureau, 1946. 92 pp. Processed.

An analysis of data derived from the Bureau's continuous work-history sample of persons with wage credits under the program. Describes the extent to which workers have met requirements for insured status and the factors responsible for the failure of those workers with wage credits to be insured. Limited free distribution; apply to the Analysis Division, Bureau of Old-Age and Survivors Insurance, Social Security Administration, Baltimore 2, Md.

BUREAU OF PUBLIC ASSISTANCE. *Characteristics of State Plans: Old-Age Assistance, Aid to the Blind, Aid to Dependent Children.* Washington: The Bureau, 1946. 103 pp. (Informational Service Circular No. 62.) 35 cents.

*The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Charts showing, by State, important features of individual State plans for each category.

BUREAU OF PUBLIC ASSISTANCE. *Individual and Group Conferences as Methods of Supervision.* New York City Department of Public Welfare. Washington: The Bureau, 1946. 88 pp. Processed. (Current Practices in Staff Training. Illustrations from State Public Assistance Agencies IV.)

Presents material on individual and group supervisory conferences as carried out in the New York City Welfare Department.

General

"The Aging Population." *Fortune*, New York, Vol. 34, Dec. 1946, pp. 250-254. \$1.

Comments on the increasing proportion of aged in our population and the implications of this change in the age structure.

ALTMAYER, ARTHUR J. "Social Security in a Postwar World." *Public Welfare*, Chicago, Vol. 4, Nov. 1946, pp. 242-245 f. 50 cents.

Outlines measures needed to extend, expand, and improve our social insurance and public assistance programs.

AMERICAN FEDERATION OF LABOR. *Social Insurance; Declaration of the 65th Convention . . . Unanimously Passed at Chicago, Illinois, October 17, 1946.* Washington: The Federation, 1946. 4 pp. Processed.

The resolution favors the adoption of a comprehensive social insurance program such as is embodied in the Wagner-Murray-Dingell bill.

ARCE, JOSE. *Seguridad Social en la Argentina.* Buenos Aires: Editorial Losada, S. A., 1945. 172 pp. (Academia de Ciencias Económicas. Ediciones Especiales No. 6.)

Discusses the content, administration, and financing of social insurance and assistance programs in Argentina and comments on future developments.

The Economic Almanac for 1946-47; A Handbook of Useful Facts About Business, Labor and Government in the United States and Other Areas. New York: National Industrial Conference Board, 1946. 424 pp.

Includes data on national income, cost of living and consumption, the labor force, and public finance.

FUSS, HENRI. "Social Security in Belgium." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 247, Sept. 1946, pp. 117-124. \$2.

A survey of legislation, effective January 1, 1945, relating to old-age, invalidity and sickness, and unemployment insurance and family allowances.

GOODRICH, LELAND M., and HAMBRO, EDWARD. *Charter of the United Nations; Commentary and Documents.* Boston: World Peace Foundation, 1946. 413 pp. \$2.50.

Relevant documents and commentary.

MULLIKEN, OTIS E. "The Foreign Social Policy of the United States." *Department of State Bulletin*, Washington, Vol. 15, Dec. 1, 1946, pp. 1011-1020. 10 cents.

Defines the foreign social policy of the United States as "the development of cooperative relations among people—the development of mutual understanding—the advancement of human welfare," and describes Government activities and policies undertaken to achieve this goal.

NATIONAL CATHOLIC WELFARE CONFERENCE. *Seminar on Negro Problems in the Field of Social Action.* Washington: The Conference, 1946. 36 pp.

The conference considered the economic life, civic rights, housing, and social and health services of the Negro. Among the recommendations developed were several relating to social security expansion, child welfare services, and increased social and health facilities.

O'GRADY, JOHN. *Catholic Charities and Social Security.* Washington: National Conference of Catholic Charities, 1946. 34 pp. 25 cents.

Four statements presenting a philosophy and program for child welfare, public assistance, old-age and survivors insurance, and health.

PERU. MINISTERIO DE SALUD PUBLICA Y ASISTENCIA SOCIAL. *Memoria del Ministro de Salud Publica y Asistencia Social, Doctor Constantino J. Carvallo, Julio 1941-Julio 1945.* Lima: 1945. 680 pp.

A 4-year report by the Minister of Public Health and Social Assistance. The appendix contains laws, decrees, and regulations issued during the period.

"Social Welfare in the 79th Congress." *The Compass*, New York, Vol. 28, Nov. 1946, pp. 3-19. \$1 a year.

Includes Reorganization of the Federal Security Agency, by Arthur J. Altmeyer; Report on the 79th Con-

gress, by Elizabeth Wickenden; Public Assistance Amendments to the Social Security Act, by Jane M. Hoey; What the 79th Congress Did for Children's Services, by Katharine F. Lenroot; Health Insurance—A National Political Issue, by Joseph H. Louchheim.

"The Twenty-eighth (Maritime) Session of the International Labour Conference, Seattle, June 1946." *International Labour Review*, Montreal, Vol. 54, July-Aug. 1946, pp. 1-28. 50 cents.

A general summary of the work of the Conference, which considered, among other subjects, a proposed social security program for seafarers.

Old-Age and Survivors Insurance

"Conference on Pension and Profit Sharing Plans." *Eastern Underwriter*, New York, Vol. 47, Dec. 6, 1946, pp. 8, 14, 16. 25 cents.

Summaries of papers presented at a conference on employee pension plans sponsored by the U. S. Chamber of Commerce.

"How the Amount of Annuity is Affected by the 1946 Amendments." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 7, Nov. 1946, pp. 206-210.

Outlines the various ways in which the amount of an annuity may be affected by the recent amendments to the Railroad Retirement Act.

"Pension and Profit Sharing Plan Expansion." *Journal of Commerce and Commercial*, New York, Vol. 208, May 29, 1946, Second Section, 40 pp. \$1.

A symposium which includes papers on plan construction, experience, and trends in legislation and taxation.

"Total of Monthly Death Benefits for Families of Deceased Workers." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 7, Nov. 1946, pp. 213-217.

Presents a series of tables showing, for typical cases, monthly benefits available for the survivors of an insured railroad worker.

Employment Security

CALIFORNIA. STATE DEPARTMENT OF EMPLOYMENT. *Characteristics of California Unemployment Insurance Claimants With Benefit Years Ending in 1943 and 1944*. Sacramento: The Department, 1946. 38 pp. Processed. (Report 365 #3.)

CLIFFE, FRANK B. "Administration of Unemployment Compensation." *American Economic Security* (Chamber of Commerce of the

U. S. A.), Washington, Vol. 3, Oct.-Nov. 1946, pp. 8-14. \$1 a year.

Discusses typical problems of State administrators and controllers in administering unemployment insurance.

HABER, WILLIAM. "Objectives and Opportunity of the Public Employment Service." *State Government*, Chicago, Vol. 19, Nov. 1946, pp. 273-276 f. 35 cents.

Identifies the essential functions of employment service as counseling, placement, and provision of special services to veterans, personnel assistance to industry and labor, labor-market information, and aid in community planning, and discusses problems of Federal-State administration.

ILLINOIS. DEPARTMENT OF LABOR. DIVISION OF PLACEMENT AND UNEMPLOYMENT COMPENSATION. *Unemployment Compensation During the War Years*. Chicago: The Division, 1946. 66 pp. Processed.

Describes the trends in unemployment insurance in Illinois from April 1, 1940, through September 30, 1945, with emphasis on the extent to which the objectives of the State law were achieved.

KANSAS. STATE LABOR DEPARTMENT. UNEMPLOYMENT COMPENSATION DIVISION. *Job Insurance in Kansas*. Topeka: The Division, 1946. 11 pp. Explanation of the benefit provisions of the Kansas unemployment insurance law.

LOYSEN, MILTON O. "The New York 'Experience Rating' Plan in Action." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 3, Oct.-Nov. 1946, pp. 3-8. \$1 a year.

The Executive Director of the Division of Placement and Unemployment Insurance, New York State Department of Labor, explains the main features of the plan and discusses its operation.

LOYSEN, MILTON O. "Reform of Unemployment Compensation Administrative Finance." *State Government*, Chicago, Vol. 19, Nov. 1946, pp. 277-279 ff. 35 cents.

Argues that the present financing of unemployment insurance administrative costs by the Federal Government has been unsatisfactory and should be replaced by complete financing from State sources.

NEW YORK STATE. DEPARTMENT OF LABOR. DIVISION OF INDUSTRIAL RELATIONS, WOMEN IN INDUSTRY AND MINIMUM WAGE. *Domestic Service Employment in New York State*. Albany: The Division, 1946. 40 pp. Processed.

A survey of prewar and current ties.

wages and working conditions with comments on proposals for solving domestic service problems.

PENNSYLVANIA. DEPARTMENT OF LABOR AND INDUSTRY. BUREAU OF EMPLOYMENT AND UNEMPLOYMENT COMPENSATION. *Experience Rating of Pennsylvania Employers for 1945 and 1946 Contributions*. Harrisburg: The Bureau, 1946. 16 pp. Processed. (Statistical Information Bulletin No. 54.)

A statistical report.

"Spreading the Cost; Principle of Unemployment Insurance Now a Recognized Need in Our Economy." *Industrial Bulletin* (New York State Department of Labor), New York, Vol. 25, Sept. 1946, pp. 4-5.

One of a series of articles in this issue of the *Industrial Bulletin* on the role of unemployment insurance in New York State. Other articles describe various activities performed by the Division of Placement and Unemployment Insurance, especially the use of the employment data developed through unemployment insurance administration.

Public Welfare and Relief

BONDY, ROBERT. "National Social Welfare Assembly's Program." *Public Welfare*, Chicago, Vol. 4, Dec. 1946, pp. 271-274. 50 cents.

Information on the membership, organization, and activities of the National Social Welfare Assembly which came into existence in December 1945, when the National Social Work Council voted to reorganize.

CASSATT, ANNA A. *Recording in Public Welfare*, Raleigh, N. C.: State Board of Public Welfare, 1946. 48 pp. (Informational Bulletin No. 7.)

Formulates policies and procedures for case recording in the North Carolina Board of Public Welfare.

CHILD WELFARE LEAGUE OF AMERICA, INC. *Daytime Care; A Partnership of Three Professions*. New York: The League, 1946. 31 pp. 35 cents.

A statement of principles for the guidance of personnel engaged in the daytime care of children developed at a conference of representatives from the medical, teaching, and social work professions.

FLEMING, MAE. "Family Allowances in Canada; Interim Report on Effects." *Canadian Welfare*, Ottawa, Vol. 22, Dec. 1, 1946, pp. 11-12. 25 cents.

Finds that the program has resulted in an improved diet, more adequate clothing, increased school attendance, more health care, and expansion of recreational and cultural opportunities.

HART, ROSELLA M. "The County Administrator and Field Supervision." *Public Welfare*, Chicago, Vol. 4, Nov. 1946, pp. 253-255 f. 50 cents.

Discusses the function of the field supervisor in supervising and interpreting policy to the county welfare staff.

HOEY, JANE M. "Amendments to Public Assistance Titles of the Social Security Act." *Public Welfare*, Chicago, Vol. 4, Dec. 1946, pp. 275-279. 50 cents.

Analysis and evaluation of the recent amendments.

HURLIN, RALPH G. *Operation Statistics of Selected Family Casework Agencies, 1945; With Trend Data for the Period 1936 to 1945*. New York: Russell Sage Foundation, 1946. 30 pp. 25 cents.

Comparative statistics for 60 private welfare agencies.

"Old Age." *Fortune*, New York, Vol. 34, Dec. 1946, pp. 123-125 ff. \$1.

Portrait of life at a home for the aged, owned by the Community Service Society of New York.

OOSTERHOF, WILLIS M. "Medical Care Under Public Assistance in Michigan." *Michigan Welfare Review*, Lansing, Vol. 3, Apr.-June 1946, pp. 1-4.

Information based on a survey of 10 counties.

SCOTLAND. COMMITTEE ON HOMELESS CHILDREN. *Report*. Edinburgh: H. M. Stationery Office, 1946. 41 pp. (Cmd. 6911.) 9d.

A survey of existing methods of child care, with recommendations for centralizing responsibility in one department; emphasizes the need for individual attention for each child.

Health and Medical Care

American Hospital Directory, 1946. Chicago: American Hospital Association, 1946. 685 pp. \$7.50.

Directory of hospitals in the United States and its possessions and in Canada, giving for each hospital its location, size, type, facilities, and personnel. Includes data on hospital associations, professional schools, national and State agencies, and a survey of civilian hospital facilities.

BOONE, JOEL T. "New Horizons in Industrial Health and Welfare; Progress in Industrial Health." *Journal of the American Medical Association*, Chicago, Vol. 132, Nov. 30, 1946, pp. 755-758. 25 cents.

The author, who is director of the medical survey of health conditions in coal-mining areas, comments on some of the survey findings.

BRITISH MEDICAL ASSOCIATION. *A Charter for Health*. London: George Allen & Unwin, Ltd., 1946. 95 pp. 6s.

A statement of "the basic factors of health and of the basic human needs that must be satisfied if the highest possible level of physical and mental fitness throughout the community is to be reached and maintained."

GRAY, K. G. "Canadian and American Health Insurance Plans." *Canadian Journal of Economics and Political Science*, Toronto, Vol. 12, Nov. 1946, pp. 505-509. \$1. Outlines proposals in both countries.

GREAT BRITAIN. HOME OFFICE. COMMITTEE ON ALTERNATIVE REMEDIES. *Final Report*. London: H. M. Stationery Office, 1946. 72 pp. (Cmd. 6860.) 1s. 6d.

Reviews present provisions under the National Insurance and National Insurance (Industrial Injuries) bills for compensation for injuries resulting from employment and nonemployment causes and makes recommendations for coordination of benefits and damages.

INDIA. HEALTH SURVEY AND DEVELOPMENT COMMITTEE. *Report*. Delhi: Published by the Manager of Publications, and printed by the Manager, Government of India Press, 1946. 4 vols.

A detailed report on health conditions in India and the Committee's recommendations for health programs to include free medical service financed through general taxation.

MCDAVITT, T. V. "Voluntary Prepayment Medical Care Plans." *Journal of American Insurance*, Chicago, Vol. 23, Dec. 1946, pp. 28-31. 25 cents.

Development of, and arguments favoring, voluntary plans.

MACNALLY, ARTHUR S., and MELLOR, FRANKLIN W. *Health Recovery in Europe*. London: Frederick Muller Ltd., 1946. 180 pp. \$2.15.

A survey of health conditions in Europe and of national and international agencies, both official and voluntary, engaged in health work.

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